

**ORDINANCE NO. 186**

**AN ORDINANCE OF THE CITY OF GRAND TERRACE, CALIFORNIA  
APPROVING GENERAL PLAN AMENDMENT GPU-99-02  
AMENDING THE HOUSING ELEMENT  
OF THE CITY GENERAL PLAN AND APPROVING RELATED  
NEGATIVE DECLARATION**

INSTITUTE OF GOVERNMENT  
STUDIES LIBRARY  
NOV 20 2000  
UNIVERSITY OF CALIFORNIA

**WHEREAS**, the firm of Transportation Engineering Planning, subcontracting with Joann Lombardo, housing consultant, has been retained by the City of Grand Terrace to update the Housing Element and prepare it for the State Housing and Community Development Department (HCD) certification; and

**WHEREAS**, the General Plan is the top hierarchical document providing guidance to the City's orderly growth and development; and all other City plans shall be consistent with the General Plan; and

**WHEREAS**, per State law each element of the City General Plan shall be consistent with each of the other General Plan elements as they stand;

**WHEREAS**, per State law the General Plan shall be periodically updated to reflect new State laws, community values and City long-term goals; and

**WHEREAS**, the Housing Element, as previously drafted and approved by the City Council in 1991, did not meet HCD's certification requirements; and

**WHEREAS**, this Housing Element has been prepared in accordance with applicable State law; is consistent with all other elements of the General Plan as they stand; and is consistent with the approved General Plan Task Force Strategic Action Plan for the next 20 years; and

**WHEREAS**, the Housing Element recognizes that the City Redevelopment Plan is a funding tool for the implementation of housing policies contained in this element related to the low and moderate housing fund; and

**WHEREAS**, the Housing Element incorporates new programs such as a) a strategy to preserve affordability of 111 rental housing units; b) subsidies to 57 more apartment units for very low income households; c) commitment to financially assist mixed use development consisting of both multi-family senior residential and commercial within the Barton Road Specific Plan Corridor; and d) a proposed amendment to the City density bonus regulation to comply with State law.

**WHEREAS**, the housing programs included in the Housing Element will eliminate all identified existing housing needs in the City of Grand Terrace through City build out and all regional housing requirements for the City for the planning period of 1989 - 1999.



**WHEREAS**, an initial environmental study has been prepared for this project and a Negative Declaration has been noticed to all regional and local responsible agencies per the California Environmental Quality Act (CEQA); and

**WHEREAS**, the Planning Commission at its meeting of June 24, 1997 held a properly noticed public hearing for the review of the draft Housing Element, and recommended approval to the City Council. The draft Housing Element was submitted to HCD for certification and two items were requested to be included; a modification of the City's density bonus regulations and an at-risk housing analysis; and

**WHEREAS**, the HCD requested alternatives were incorporated into the draft and HCD has committed to certify the Housing Element upon City Council approval; and

**WHEREAS**, the City Council, at its meeting of May 13, 1999, held a properly noticed public hearing approving the Housing Element and respective Negative Declaration.

**NOW THEREFORE, THE CITY COUNCIL OF THE CITY OF GRAND TERRACE, CALIFORNIA DOES HEREBY ORDAIN AS FOLLOWS:**

- Section 1: Repeal the prior Housing Element contained in the City General Plan.
- Section 2: Adopt the proposed Housing Element in full as incorporated hereby in this ordinance.
- Section 3: Adopt related Negative Declaration.
- Section 4: Direct staff to amend any other document, graphic or plan which is not in conformance with the Adopted Housing Element.
- Section 5: Effective Date: This ordinance shall be in full force and effect at 12:01 a.m. on the 31<sup>st</sup> day of its adoption.
- Section 6: Posting: the City Clerk shall cause this ordinance to be posted in three (3) public places within fifteen (15) days of its adoption, as designated for such purpose by the City Council.
- Section 7: First read at a regular meeting of the City Council of said City held on May 13, 1999 and finally adopted and ordered posted at a regular meeting of said City Council on the 27<sup>th</sup> day of May, 1999.

ATTEST:

Brenda Stanfill  
City Clerk of the City of  
Grand Terrace and of  
the City Council thereof

Byron Matteson  
Mayor of the City of  
Grand Terrace and of  
the City Council thereof

I, BRENDA STANFILL, City Clerk of the City of Grand Terrace, California, do hereby certify that the foregoing Ordinance was introduced and adopted at a regular meeting of the City Council of the City of Grand Terrace held on the 27th day of May, 1999, by the following vote:

AYES: Councilmembers Hilkey, Singley and Garcia; Mayor Pro Tem Buchanan;  
Mayor Matteson  
NOES: None  
ABSENT: None  
ABSTAIN: None

Brenda Stanfill  
City Clerk  
Brenda Stanfill

Approved as to form:

John Harper  
City Attorney  
John Harper







## NOTICE OF DETERMINATION

**TO:** Clerk of the Board of Supervisors  
County Government Center  
385 North Arrowhead  
San Bernardino, CA 92415-0210

**FROM:** Comm. and Economic Dev. Dept.  
City of Grand Terrace  
22795 Barton Road  
Grand Terrace, CA 92313

\*\*\*\*\*

**SUBJECT:** Filing of Notice of Determination in compliance with Section 15075 of the California Environmental Quality Act.

### PROJECT

**TITLE:** GPU-99-02 and E-99-04, Amendment of the General Plan Housing Element and Environmental Review

### PROJECT

**LOCATION:** City Wide Grand Terrace, CA 92313

### PROJECT

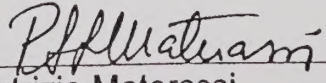
**DESCRIPTION:** An application for Amendment of the Housing Element of the City's General Plan; and Environmental Review

This is to advise that the CITY OF GRAND TERRACE has approved the above described project on May 27, 1999, and has made the following determination regarding the above described project:

1. The project will not have a significant effect on the environment.
2. A Negative Declaration was prepared for this project pursuant to the provisions of the California Environmental Quality Act.
3. Where applicable mitigation measures were included as part of the Environmental Discussion.
4. A statement of Overriding Consideration was not adopted for this project.

This is to certify that the Negative Declaration with comments and responses and record of project approval is available to the General Public at the Community and Economic Development Department, City of Grand Terrace, 22795 Barton Road, Grand Terrace, CA 92313.

Date Received for filing and posting at County Clerk's Office: \_\_\_\_\_

  
Patrizia Materassi  
Community and Economic Development Director  
City of Grand Terrace  
PM:pp

Date June 16, 1999

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# ATTACHMENT A

NOTICE OF BIDDING

For the City of San Francisco, Department of Public Works, Division of Construction, 101 California Street, San Francisco, CA 94111, the following project is to be bid:

1. Project Name: [Illegible]

2. Project Location: [Illegible]

3. Project Description: [Illegible]

4. Project Estimated Cost: [Illegible]

5. Project Schedule: [Illegible]

6. Project Documents: [Illegible]

1. The City will not be responsible for any and all environmental impacts of the project.
2. A license to practice is required for the project.
3. The project is located in the City of San Francisco.
4. The project is located in the City of San Francisco.
5. The project is located in the City of San Francisco.
6. The project is located in the City of San Francisco.

7. The project is located in the City of San Francisco.

8. The project is located in the City of San Francisco.

9. The project is located in the City of San Francisco.

10. The project is located in the City of San Francisco.





### NEGATIVE DECLARATION

Pursuant to the California Environmental Quality Act, a Negative Declaration is hereby filed on the below referenced project, on the basis that said project will not have a significant effect on the environment.

#### DESCRIPTION OF THE PROJECT:

GPU-99-02/E-99-04 General Plan Housing Element Amendment

APPLICANT: City of Grand Terrace

LOCATION: Citywide

#### FINDING OF NO SIGNIFICANT EFFECTS:

Based on the attached Initial Study, there is no substantial evidence that the project will have a significant impact on the environment.

Patrizia Materassi  
Patrizia Materassi, Director  
Community and Economic Development  
City of Grand Terrace

May 27, 1999  
Date

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## NEGATIVE DECLARATION

This project is located in the City of Los Angeles, California. The project is a proposed development of a new building. The project is located on a lot that is currently vacant. The project is not a new building, but a proposed development of a new building. The project is not a new building, but a proposed development of a new building. The project is not a new building, but a proposed development of a new building.

### DESCRIPTION OF THE PROJECT

The project is a proposed development of a new building. The project is located on a lot that is currently vacant. The project is not a new building, but a proposed development of a new building. The project is not a new building, but a proposed development of a new building. The project is not a new building, but a proposed development of a new building.

APPLICANT: City of Los Angeles

LOCATION: City of Los Angeles

### IMPACTS AND SIGNIFICANT EFFECTS

Based on the information provided, the project is not a new building, but a proposed development of a new building. The project is not a new building, but a proposed development of a new building. The project is not a new building, but a proposed development of a new building. The project is not a new building, but a proposed development of a new building.

Project No. 12345

City of Los Angeles  
Department of Planning  
12345 Main Street  
Los Angeles, CA 90001

For more information, please contact the City of Los Angeles.



CALIFORNIA DEPARTMENT OF FISH AND GAME  
CERTIFICATE OF FEE EXEMPTION

De Minimis Impact Finding

Project Title/Location [Name and Address of Project Proponent]  
(include county):

GPU-99-02 and E-99-04 Amendment of the General Plan Housing Element  
and Environmental Review, City-Wide in the City of Grand Terrace,  
California, County of San Bernardino.

Project Description:

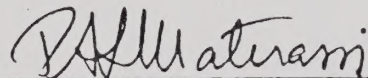
Update of the Housing Element of the General Plan of the City

Findings of Exemption (~~attach as necessary~~ [required findings]):

1. An Initial Study has been conducted by the Lead Agency in order to evaluate the potential for adverse environmental impact; and
2. It is hereby declared that there is no evidence before this agency that the proposed project will have any potential for adverse effects on wildlife resources as conditioned (each individual development project, no matter how small or large will be evaluated per CEQA and Fish and Game findings).

Certification:

I hereby certify that the ~~public~~ [lead] agency has made the above finding [findings of fact] and that [based upon the initial study and hearing record] the project will not individually or cumulatively have an adverse effect on wildlife resources, as defined in Section 711.2 of the Fish and Game Code.



(Chief Planning Official)

Title: Comm. & Econ. Development Dir.  
Lead Agency City of Grand Terrace  
Date June 16, 1999

DECLARATION OF THE EXAMINATION

On this day of 1900

Before me, the undersigned authority, on this day personally appeared \_\_\_\_\_

known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this \_\_\_\_\_ day of \_\_\_\_\_ 1900.

Notary Public for the State of \_\_\_\_\_

Witness my hand and seal of office this \_\_\_\_\_ day of \_\_\_\_\_ 1900.

My commission expires this \_\_\_\_\_ day of \_\_\_\_\_ 1900.

Notary Public

I hereby certify that the foregoing is a true and correct copy of the original as the same appears in the records of the \_\_\_\_\_ County of \_\_\_\_\_ State of \_\_\_\_\_.

Notary Public

My commission expires this \_\_\_\_\_ day of \_\_\_\_\_ 1900.



## NOTICE OF PROPOSED NEGATIVE DECLARATION

The City of Grand Terrace has completed an initial study of the following project in accordance with the City and State environmental guidelines:

**The proposed project is the City of Grand Terrace Housing Element. Pursuant to Section 65580 of the State of California Government Code, each local community in the state must include a Housing Element within its General Plan. The Housing Element must provide a specific analysis of the community's housing needs and a realistic set of programs designed to meet those needs.**

The City prepared an Initial Study to determine the project's impact(s) on the environment. A draft negative declaration has been proposed, stating that the project will not have any significant negative impact(s) on the environment.

The City Council will consider the project and the draft negative declaration at its meeting on May 13, 1999 at 7 p.m. The meeting will be held at the City Council Chambers, 22795 Barton Road, Grand Terrace, California. If the City Council adopts the draft negative declaration, the project may proceed without preparation of an Environmental Impact Report (EIR).

Copies of the Initial Study and draft Housing Element are on file and available for public review in the Community Development Department, Grand Terrace City Hall, 22795 Barton Road. This notice will also be posted in the San Bernardino County Recorder's Office.

Any interested person or agency may comment on this matter by submitting their written comments before May 13, 1999. Comments should be sent to: Community and Economic Development Director, Grand Terrace City Hall, 22795 Barton Road, Grand Terrace, CA 92313

Name:	Patrizia Materassi
Title:	Community and Economic Development Director
Date:	April 16, 1999
Publication Date:	April 22, 1999





**INITIAL STUDY  
for the  
CITY OF GRAND TERRACE  
HOUSING ELEMENT**

April 16, 1999

City of Grand Terrace Community Development Department  
22795 Barton Road  
Grand Terrace 92324

(909) 824-6621



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## 1.0 INTRODUCTION

### PURPOSE AND SCOPE

This Initial Study is intended to serve as the environmental review of the proposed project, as required pursuant to the California Environmental Quality Act (CEQA), Public Resources Code Section 21000 et seq. The proposed project is the City of Grand Terrace Housing Element. Pursuant to Section 65580 of the State of California Government Code, each local community in the state must include a Housing Element within its General Plan. The Housing Element must provide a specific analysis of the community's housing needs and a realistic set of programs designed to meet those needs.

In accordance with Section 15063 of the Guidelines for implementation of CEQA, the City of Grand Terrace is required to prepare an Initial Study to determine whether the proposed project (the Housing Element) may have a significant effect on the environment. This Initial Study is intended to be an informational document providing the City of Grand Terrace decision-makers, other public agencies, and the public with an objective assessment of the potential environmental impacts that could result from implementation of the Housing Element proposed policies and programs.

The environmental analysis contained in this document indicates that there is no substantial evidence that the project would have a significant effect on the environment. On the basis of this finding, a Negative Declaration is being recommended for adoption by the City of Grand Terrace City Council.

### APPROVALS REQUIRED

Pursuant to State housing element law, the California Department of Housing and Community Development (HCD) is empowered to review the housing element of each community to ensure its compliance with State law. In a letter to the City dated March 18, 1999, HCD indicated it had completed its review of the draft City of Grand Terrace Housing Element and found that, upon its adoption by the Grand Terrace City Council, the Housing Element will be in full compliance with the law.

The City Council will need to approve the Negative Declaration for the Housing Element and adopt the Housing Element. No other approvals will be required.

### INCORPORATION BY REFERENCE

The California Government Code requires internal consistency among the various elements of a general plan. Section 65300.5 of the Government Code states that the general plan and the parts and elements thereof shall comprise an integrated and internally consistent and compatible statement of policies. All other elements of the Grand Terrace General Plan have been recently or are in the process of being updated. The City undertook the revision to the Housing Element to achieve internal consistency among the various elements of its General Plan.

Section 15150 of the State CEQA Guidelines permits an environmental document to incorporate by reference other documents that provide relevant data. This Initial Study adopts by reference the City of Grand Terrace General Plan.

## 2.0 EVALUATION OF ENVIRONMENTAL IMPACTS

An Environmental Checklist Form (Form) has been used to evaluate the potential environmental impacts associated with implementation of the policies of the City of Grand Terrace Housing Element. The Form has been prepared by the Resources Agency of California to assist local governmental agencies, such as the City of Grand Terrace, in complying with the requirements of the Statutes and Guidelines for implementing the California Environmental Quality Act.

The Form has been used to review the effects of the proposed project with regard to the following environmental issue areas:

Land Use and Planning  
Population and Housing  
Geologic Problems  
Water  
Air Quality

Transportation/Circulation  
Biological Resources  
Energy and Minerals  
Hazards  
Noise

Public Services  
Utilities and Services  
Aesthetics  
Cultural Resources  
Recreation

Within each of these issue areas, a series of questions are asked about the project. A brief explanation is then provided for each question on the Form. There are four possible responses to each of the questions:

1. **Potentially Significant Impact.** This response is used when the project has the potential to have an effect on the environment that is considered to be significant and adverse.
2. **Potentially Significant Unless Mitigation Incorporated.** This response is used when the project has the potential to have a significant impact, which is not expected to occur because mitigation measures have been incorporated into the project design to reduce the impact to a significant level.
3. **Less Than Significant Impact.** This response is used when the potential environmental impact of the project is determined to be below known or measurable thresholds of significance and thus would not require mitigation.
4. **No Impact.** This response is used when the proposed project does not have any measurable environmental impact.



### 3.0 GENERAL PROJECT INFORMATION

**PROJECT TITLE:** City of Grand Terrace Housing Element of the General Plan

**APPLICANT:** City of Grand Terrace  
Community Development Department  
22795 Barton Road  
Grand Terrace 92313

**PROJECT DESCRIPTION:**

Section 65580 of the Government Code (housing element law) requires each locality to prepare a housing element to accomplish the following tasks:

- Identify and to analyze the current and projected housing needs of all economic segments of the community.
- Evaluate current and potential constraints to meeting those needs, constraints due both to operations of the marketplace and to operations of government.
- Inventory and assess the availability of land suitable for residential use and of opportunities for energy conservation in residential development.
- Set forth goals, objectives, policies and programs which are responsive to the identified housing needs, governmental and non-governmental constraints, and identified housing opportunities.

The Housing Element covers the planning period from 1989-1999, detailing a schedule of actions the Grand Terrace community is undertaking or plans to undertake to achieve its housing goals and objectives. It updates and expands the City's 1992 draft Housing Element. Specifically, the proposed Housing Element contains the following updated information:

- All data is updated per the 1990 Census and per City building permit records through 1998.
- An At-Risk Housing Analysis is provided to preserve the affordability of 111 rental units at the Highlands Apartments. During the years 1989-91, the City provided bond financing and density bonuses to successfully provide 556 new multifamily housing units at the Highlands Apartments, 111 of which are affordable to low income households. The original mortgage revenue bond issue for the Highlands Apartments, as guaranteed by the City, stipulated that the affordability controls imposed on these units would not begin to expire until the year 2020. However, this stipulation was not legally binding, and the property owners, Forest Management Company, refinanced the bond. The affordability controls will begin to expire by the end of 1999. This places 111 affordable rental units in the City of Grand Terrace at risk. Since learning of the units at risk status, the City has been actively negotiating with the Forest Management Company to preserve the affordability of the 111 units.
- The City has initiated a zoning amendment to include mixed use development in the downtown. This amendment to the Barton Road Specific Plan will allow mixed use development consisting of both multi-family residential and commercial.

- The City has established a Housing Office for the administration and monitoring of low and moderate income housing opportunities. The City plans to continue operation of this Housing Office through the planning period.
- The City Housing Office has utilized redevelopment tax increment (20% set aside) funds to initiate a first-time home buyer purchase program which has resulted in the rehabilitation of substandard single family units, and their resale to low and moderate income homeowners. The City plans to continue and expand this program during the planning period.
- The City Housing Office has utilized redevelopment tax increment funds to initiate a rehabilitation loan program to provide financial assistance to homeowners needing to repair and maintain their homes. The City plans to continue and expand this program during the planning period.
- The City Housing Office is utilizing redevelopment tax increment funds to initiate a rehabilitation loan program to provide financial assistance for the repair and upgrade of multifamily rental buildings that rent to low and moderate income households. The City is currently marketing this program and will continue to do so during the planning period.
- A revised density bonus program that complies with State law.

The housing programs outlined above will eliminate all identified existing housing needs in the City of Grand Terrace through City build-out, and all regional housing requirements for the City for the planning period 1989-1999. As required by housing element law, it is intended that this Housing Element be reviewed annually and be updated and modified not less than every five years to remain relevant and useful to decision makers, the private sector, and the community. HCD has indicated that the next review and revision of the Housing Element will be due by June 30, 2000.

**LOCATION:** Citywide

**STAFF:** Patrizia Materassi, Director of Community and Economic Development  
(909) 824-6621

#### EXISTING CONDITIONS - HOUSING ELEMENT ACCOMPLISHMENTS AND OBJECTIVES:

As part of the periodic review of the Housing Element, each local government is required to evaluate its progress toward achieving the goals contained in the previous Housing Element. This evaluation should include a discussion of the following: 1) the effectiveness of the Housing Element in the attainment of the State housing goals; 2) an analysis of the significant differences between what was projected and what was achieved; and 3) a description of how the goals, objectives, policies and programs of the updated element incorporate what has been learned from the results of the previous element.

The differences between the projected goals and what was achieved is primarily measured by the Regional Housing Needs Allocation Model (RHNA). Southern California Association of Governments (SCAG) establishes the RHNA for the City of Grand Terrace. The RHNA identifies the City's existing and future housing need broken down into four household income categories: "very low" (less than 50% of the median income); "low" (50 to 80 percent of the median); "moderate" (80 to 120 percent of the median); and "upper" (more than 120 percent of the median). Through the preparation of this Housing Element, the City of Grand Terrace is

endeavoring to satisfy the RHNA requirements for the period 1989-1994 (the last period available). The City of Grand Terrace's housing goal is to construct 575 housing units broken down as follows: 72 "very low"; 83 "low"; 100 "moderate"; and 320 "upper".

As shown in Table 1, 647 housing units were constructed in Grand Terrace between the years of 1989-1998. The RHNA goals for both low and moderate income units were well exceeded and nearly 28 percent of the needed upper income units were built. The RHNA goals for very low income were not achieved, with 0 units affordable to very low income households constructed during the period of 1989-1998. A primary focus of this Housing Element is to address the needs of the very low income households for new housing.

<b>Table 1</b> <b>Housing Goals and Actual Accomplishments</b> <b>1989 - 1998</b>			
<b>Income Category of Household</b>	<b>Number of Units Units Needed Per SCAG*</b>	<b>Number of Units Actually Constructed</b>	<b>Difference</b>
Very Low	72	0	- 72
Low	83	111	+ 28
Moderate	100	445	+ 345
Upper	320	91	- 229
<b>Totals</b>	<b>575</b>	<b>647</b>	<b>+ 72</b>
* Estimated needs as determined by SCAG's Regional Housing Allocation Model.			

In preparing the revised Housing Element, the City re-examined the goals and policies that give direction to the City's housing programs, as well as the progress that has been made toward their attainment. The housing goals that were originally adopted by the City Council in 1984 are responsive to the State housing goals and continue to reflect the desires and aspirations of the community. The revised element refines those goals, and focuses specifically on providing housing for households in the very low income range. New programs added to the Housing Element to address the very low income housing needs include:

- Allocation of redevelopment tax increment funds to subsidize 57 of the market rate Highlands Apartment units to make these units affordable to very low income households.



- Commitment to permit and to financially assist mixed use residential development in the Barton Road commercial area, with the provision that 15 dwelling units be affordable to very low income senior citizens.

#### 4.0 ENVIRONMENTAL IMPACTS

	Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
<b>A. LAND USE AND PLANNING. Would the proposal:</b>				
1. Conflict with general plan designation or zoning?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Conflict with applicable environmental plans or policies adopted by agencies with jurisdiction over the project?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Be incompatible with existing land use in the vicinity?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Affect agricultural resources or operations (e.g., impacts to soils or farmlands, or impacts from incompatible land uses)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Disrupt or divide the physical arrangement of an established community (including a low-income or minority community)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

##### Explanation:

The City of Grand Terrace has prepared its Housing Element in accordance with applicable State law. It has also been prepared consistent with the City of Grand Terrace General Plan and the community's vision of its housing needs and objectives. This community vision has been substantiated by a citizens survey, and by public input on the draft Housing Element Update that was obtained through the General Plan Task Force, a public hearing before the Planning Commission and a strategy approval by the City Council. Accordingly, this Housing Element examines Grand Terrace's housing needs as they exist today, and projects future housing needs. It sets forth statements of community goals, objectives and policies concerning those needs. It includes a housing program responsive to current and future needs, consistent with available resources.

In addition, the California Department of Housing and Community Development (HCD), as stated in their letter to the City dated March 18, 1999, has found that, upon its adoption by the Grand Terrace City Council, the Housing Element will be in full compliance with the State housing law.

	Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
<b>B. POPULATION AND HOUSING. Would the proposal:</b>				
1. Cumulatively exceed official regional or local population projections?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Induce substantial growth in an area either directly or indirectly (e.g., through projects in an undeveloped area or extension of major infrastructure)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Explanation:**

To effectively determine the present and future housing needs for the City of Grand Terrace, population variables, such as demographic and socio-economic characteristics and trends, are analyzed in the Housing Element. The programs and policies of the Housing Element are consistent with local and regional population growth, and propose to ensure an adequate supply of affordable housing to meet the needs of the community's population.

	Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
<b>C. GEOLOGIC PROBLEMS. Would the proposal result in or expose people to potential impacts involving:</b>				
1. Fault rupture?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Seismic ground shaking?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Seismic ground failure, including liquefaction?)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Seiche, tsunami, or volcanic hazard?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Landslides or mudflows?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. Erosion, changes in topography or unstable soil conditions from excavation, grading, or fill?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Subsidence of the land?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8. Expansive soils?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Unique geologic or physical features?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Explanation:**

The Housing Element is a policy document that analyzes housing need and promotes affordable housing. Any development that occurs pursuant to Housing Element policies will be consistent with City planning and building requirements. No impacts to geological conditions will occur as a result of the Housing Element.

	Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
<b>D. WATER. Would the proposal result in :</b>				
1. Changes in absorption rates, drainage patterns, or rate and amount of surface runoff?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Exposure of people or property to water related hazards such as flooding?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Discharge into surface waters or other alteration of surface water quality (e.g., temperature, dissolved oxygen or turbidity)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Changes in the amount of surface water in any water body?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Changes in currents, or the course or direction of water movements?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

- |  |                          |                          |                          |                                     |
|--|--------------------------|--------------------------|--------------------------|-------------------------------------|
| 6. Changes in the quantity of ground waters, either through direct additions or withdrawals, or through interception of an aquifer by cuts or excavations, or through substantial loss of groundwater recharge capability? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 7. Altered direction or rate of flow of groundwater?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 8. Impacts to groundwater quality?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Substantial reduction in the amount of groundwater otherwise available for public water supplies?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

**Explanation:**

The Housing Element is a policy document that analyzes housing need and promotes affordable housing. Any development that occurs pursuant to Housing Element policies will be consistent with City planning and building requirements. No impacts to drainage, ground water or water supplies will occur as a result of the Housing Element.

	Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
<b>E. AIR QUALITY. Would the proposal:</b>				
1. Violate any air quality standard or contribute to an existing or projected air quality violation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Expose sensitive receptors to pollutants?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Alter air movement, moisture, or temperature, or cause any changes in climate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Create objectionable odors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Explanation:**

The South Coast Air Quality Management District (SCAQMD) has jurisdiction over the South Coast Air Basin, in which the City of Grand Terrace is located. The SCAQMD has developed the *CEQA Air Quality Handbook* (April 1993) to assist local jurisdictions determine if a potential project may emit significant air quality impacts. Any development that occurs pursuant to Housing Element policies will be reviewed and processed in accordance with City planning policies and the SCAQMD *CEQA Air Quality Handbook*. No impacts to air quality will occur as a result of the Housing Element.

	Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
<b>F. TRANSPORTATION/CIRCULATION. Would the proposal result in:</b>				
1. Increased vehicle trips or traffic congestion?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Hazards to safety from design features (e.g., sharp curves or dangerous intersections) or incompatible uses (e.g., farm equipment)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Inadequate emergency access or access to nearby uses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Insufficient parking capacity on-site or off-site?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>



5. Hazards or barriers for pedestrians or bicyclists?
6. Conflicts with adopted policies supporting alternate transportation (e.g., bus turnouts, bicycle racks)?
7. Alterations to rail, waterborne or air traffic impacts?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Explanation:**

The Housing Element is a policy document that analyzes housing need and promotes affordable housing. Any development that occurs pursuant to Housing Element policies will be consistent with City transportation planning and traffic engineering requirements. No impacts to transportation or circulation will occur as a result of the Housing Element.

	Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
<b>G. BIOLOGICAL RESOURCES. Would the proposal result in Impacts to:</b>				
1. Endangered, threatened, or rare species or their habitats (including but not limited to plants, fish, insects, animals, and birds)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Locally designated species (e.g., heritage trees)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Locally designated natural communities (e.g., oak forest, coastal habitats, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Wetland habitat (e.g., marsh, riparian and vernal pool)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Wildlife dispersal or migration corridors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Explanation:**

The Housing Element is a policy document that analyzes housing need and promotes affordable housing. Any development that occurs pursuant to Housing Element policies will be consistent with City planning and building requirements. No impacts to biological resources will occur as a result of the Housing Element.

	Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
<b>H. ENERGY AND MINERAL RESOURCES. Would the proposal:</b>				
1. Conflict with adopted energy conservation plans?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Use non-renewable resources in a wasteful and inefficient manner?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Result in loss of availability of a known mineral resource that would be of future value to the region and the residents of the State?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Explanation:**

The proposed Housing Element will not cause any known impacts to energy or mineral resources.

**I. HAZARDS. Would the proposal involve:**

- |   |                          |                          |                          |                                     |
|---|--------------------------|--------------------------|--------------------------|-------------------------------------|
| 1. A risk of accidental explosion or release of hazardous substances (including, but limited to: oil, pesticides, chemicals, or radiation)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2. Possible interference with an emergency response plan or emergency evacuation plan?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 3. The creation of any health hazard or potential health hazard?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 4. Exposure of people to existing sources of potential health hazards?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Increased fire hazard in areas with flammable brush, grass, or trees?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

**Explanation:**

The Housing Element is a policy document that analyzes housing need and promotes affordable housing. Any development that occurs pursuant to Housing Element policies will be consistent with City planning and building requirements. No impacts to relative to hazards will occur as a result of the Housing Element.

	Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
<b>J. NOISE. Would the proposal result in:</b>				
1. Increases in existing noise levels?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Exposure of people to severe noise levels?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Explanation:**

The Housing Element is a policy document that analyzes housing need and promotes affordable housing. Any development that occurs pursuant to Housing Element policies will be consistent with City planning and building requirements. No impacts relative to noise will occur as a result of the Housing Element.

**K. PUBLIC SERVICES. Would the proposal have an effect upon, or result in a need for new or altered government services in any of the following areas:**

- |   |                          |                          |                          |                                     |
|---|--------------------------|--------------------------|--------------------------|-------------------------------------|
| 1. Fire protection?                                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2. Police protection?                                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 3. Schools?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 4. Maintenance of public facilities, including roads? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Other governmental organizations?                  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

**Explanation:**

The Housing Element is a policy document that analyzes housing need and promotes affordable housing. Any development that occurs pursuant to Housing Element policies will be consistent with City planning and building requirements. No impacts relative to public services will occur as a result of the Housing Element.

	Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
<b>L. UTILITIES AND SERVICE SYSTEMS. Would the proposal result in a need for new systems or supplies, or substantial alterations to the following utilities:</b>				
1. Power or natural gas?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Communications systems?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Local or regional water treatment or distribution facilities?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Sewer or septic tanks?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Storm water drainage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. Solid waste disposal?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Local or regional water supplies?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Explanation:**

The Housing Element is a policy document that analyzes housing need and promotes affordable housing. Any development that occurs pursuant to Housing Element policies will be consistent with City planning and building requirements. No impacts relative to public utilities will occur as a result of the Housing Element.

	Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
<b>M. AESTHETICS. Would the proposal:</b>				
1. Affect a scenic vista or scenic highway?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Have a demonstrable negative aesthetic effect?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Create light or glare?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Explanation:**

The Housing Element is a policy document that analyzes housing need and promotes affordable housing. Any development that occurs pursuant to Housing Element policies will be consistent with City planning and building requirements. No impacts relative to aesthetics will occur as a result of the Housing Element.

	Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
--	--------------------------------------	--	------------------------------------	--------------



**N. CULTURAL RESOURCES. Would the proposal:**

1. Disturb paleontological resources?
2. Disturb archaeological resources?
3. Affect historical resources?
4. Have the potential to cause a physical change that would affect unique ethnic cultural values?
5. Restrict existing religious or sacred uses within the potential impact area?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Explanation:**

The Housing Element is a policy document that analyzes housing need and promotes affordable housing. Any development that occurs pursuant to Housing Element policies will be consistent with City planning requirements. No impacts relative to cultural resources will occur as a result of the Housing Element.

Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
--------------------------------------	--	------------------------------------	--------------

**O. RECREATION. Would the proposal:**

1. Increase the demand for neighborhood or regional parks or other recreational facilities?
2. Affect existing recreational opportunities?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Explanation:**

The Housing Element is a policy document that analyzes housing need and promotes affordable housing. Any development that occurs pursuant to Housing Element policies will be consistent with City planning requirements. No impacts relative to recreation will occur as a result of the Housing Element.

## 5.0 ENVIRONMENTAL EVALUATION

### (Mandatory Findings of Significance)

Check marks reflect status after mitigation measures (if any are required) are implemented.

Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than Significant Impact	No Impact
--------------------------------------	--	------------------------------------	--------------

**P. MANDATORY FINDINGS OF SIGNIFICANCE.**

1. Does the project have the potential to degrade the quality of the environment, substantially reduce the habitat of a fish or wildlife species, cause a fish or wildlife population to drop below self-sustaining levels, threaten to eliminate a plant or animal community, reduce the number or restrict the range of a rare or endangered plant or animal, or eliminate important examples of the major periods of California history or prehistory?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
--------------------------	--------------------------	--------------------------	-------------------------------------

	Potentially Significant Impact	Potentially Significant Unless Mitigation Incorporated	Less Than City of Grand Terrace Significant Impact	Less Than City of Grand Terrace Significant Impact
2. Does the project have the potential to achieve short-term, to the disadvantage of long-term, environmental goals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Does the project have impacts that are individually limited, but cumulatively considerable? ("Cumulatively considerable" means that the incremental effects of a project are considerable when viewed in connection with the effects of past projects, the effects of other current projects, and the effects of probable future projects.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Does the project have environmental effects that will cause substantial adverse effects to human beings, either directly or indirectly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

## 6.0 DISCUSSION OF ENVIRONMENTAL EVALUATION

The Housing Element will promote affordable housing options in the City of Grand Terrace. It has been prepared consistent with the City General Plan and with State housing element law. No adverse environmental impacts will result from Housing Element adoption and implementation.

## 7.0 DETERMINATION

On the basis of this initial evaluation:

- ☒ I find the proposed project COULD NOT have a significant effect on the environment, and a NEGATIVE DECLARATION will be prepared.
- ☐ I find that although the proposed project could have a significant effect on the environment, there will not be a significant effect in this case because the mitigation measures described on an attached sheet have been added to the project. A NEGATIVE DECLARATION will be prepared.
- ☐ I find the proposed project MAY have a significant effect on the environment, and a program ENVIRONMENTAL IMPACT REPORT is required.

CERTIFICATION: I hereby certify that the statements furnished above and in the attached exhibits present the data and information required for this initial evaluation to the best of my ability, and that the facts, statements, and information presented are true and correct to the best of my knowledge and belief.

Date:

*Patrizia Materassi*

Patrizia Materassi

Title: Director of Community and Economic Development

Telephone: (909) 824-6621





**HOUSING ELEMENT  
CITY OF GRAND TERRACE  
GENERAL PLAN**

**ADOPTED BY CITY COUNCIL  
MAY 27, 1999**



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## I - INTRODUCTION

### Authorization and Content

Adequate housing for families and individuals of all economic levels has become an important issue for State and Local governments. The issue has grown in complexity due to rising costs and increasing competition for physical and financial resources in both the public and the private sectors.

In response to this concern, the California Legislature amended the Government Code in 1980 to require each local community to include a specific analysis of its housing needs and a realistic set of programs designed to meet those needs in a Housing Element of its General Plan. The requirements of the law are prefaced by several statements of State policy set forth in Section 65580 of the Government Code:

“... The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.”

“... Local and State governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.”

“... The legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the State in addressing regional housing needs.”

The law requires each locality to accomplish the following tasks:

- To identify and to analyze the current and projected housing needs of all economic segments of the community.
- To evaluate current and potential constraints to meeting those needs, constraints due both to operations of the marketplace and to operations of government.
- To inventory and assess the availability of land suitable for residential use and of opportunities for energy conservation in residential development.
- To set forth goals, objectives, policies and programs which are responsive to the identified housing needs, governmental and non-governmental constraints, and identified housing opportunities.

This Housing Element Update has been prepared in accordance with applicable State law. It has also been prepared consistent with the City of Grand Terrace General Plan and the community's vision of its housing needs and objectives. This community vision has been substantiated by a citizens survey, and by public input on the draft Housing Element Update that was obtained through the General Plan Task Force, a public hearing before the Planning Commission and a strategy approval by the City

Council. Accordingly, this Housing Element examines Grand Terrace's housing needs as they exist today, and projects future housing needs. It sets forth statements of community goals, objectives and policies concerning those needs. It includes a housing program responsive to current and future needs, consistent with available resources. The housing program covers the planning period from 1989-1998, detailing a schedule of actions the community is undertaking or plans to undertake to achieve its housing goals and objectives. Upon implementation of these actions, the City of Grand Terrace will have satisfied its local housing needs through build-out, and its regional housing needs through the planning period.

State law recognizes that housing needs may exceed available resources, a recognition most critical in this day of uncertainties as to public fiscal resources and a changing private sector investment climate. As a result, objectives need not be identical to the identified housing needs.

This document has been prepared during a period when fiscal resources at all governmental levels are particularly uncertain, and in which operations of the private marketplace are undergoing substantial change. As a result, the methods for achieving the City's objectives, as stated today, may be less relevant tomorrow or a year from tomorrow. Indeed, the City's ability to meet its objectives may be profoundly affected by future programmatic and funding changes expected at the Federal and State Levels. Therefore, it is intended that this Housing Element be reviewed annually and be updated and modified not less than every five years to remain relevant and useful to decision makers, the private sector, and the community. The next review and revision of the Housing Element shall be in conformance with Government Code Section 65588 or its applicable amendments.

### Relationship to Other Elements and Plans

The California Government Code requires internal consistency among the various elements of a general plan. Section 65300.5 of the Government Code states that the general plan and the parts and elements thereof shall comprise an integrated and internally consistent and compatible statement of policies. All other elements of the Grand Terrace General Plan have been recently or are in the process of being updated. The City undertook this update of the Housing Element to achieve internal consistency among the various elements of its General Plan.

The land use allocations contained in the Land Use Element of the General Plan are supportive of the policies and actions of this Housing Element and will provide adequate sites to accommodate projected new housing construction. Additionally, the infrastructure element of the General Plan proposes a transportation system which will provide adequate access to work centers, schools, shopping areas, and other destinations for both existing and future residents, while other elements of the General Plan relate to environmental quality, the preservation and conservation of natural resources, and public health and safety. As such, the various policies and programs recommended throughout the General Plan were taken into account during the preparation of this Housing Element.

City Staff has reviewed the other updated elements of the General Plan, as well as those undergoing updates, and has determined that this Housing Element is consistent therewith. Therefore, the adoption of this element will create internal consistency among the various elements of the Grand Terrace General Plan. The City will maintain this consistency as future General Plan amendments are processed by evaluating proposed amendments for consistency with the Housing Element and with all other elements of the General Plan.

## Citizen Participation

This Housing Element was developed through the combined efforts of the City staff, the City General Plan Task Force, the City Planning Commission, the City Council, and the City's consultants. Citizen input was received by means of workshops and public hearings conducted by the Planning Commission and City Council. The notices for these workshops and public hearings were published in a local newspaper and prominently posted at City Hall, the City Library and the local Post Office. In addition, a community survey was conducted to ascertain community input regarding Grand Terrace housing needs and goals. This survey was mailed to a random sampling of 740 residents throughout the City. Twenty-two percent of those residents responded, providing City staff useful information regarding perceived housing needs and preferred methods for addressing those needs. Input from the surveys as well as the community workshops and meetings is reflected in this Housing Element.





## II - REVIEW OF ELEMENT AND PAST ACCOMPLISHMENTS

### Review and Updating of Element

To maintain the Housing Element as a viable working document it must be reviewed and updated periodically. Periodic review will allow the City to evaluate the progress made toward the attainment of established housing goals. It also will provide the City with an opportunity to adjust programs to respond to changing needs and/or fiscal conditions within the community. The Housing Program, contained in Section VII of this element, has been structured so as to facilitate performance evaluation.

According to Housing Element law, the City of Grand Terrace is required to update its Housing Element as need dictates, but no less than once every five years. In addition to this periodic updating, the City will annually review and evaluate the effectiveness of its housing programs in accomplishing, established goals and policies. Opportunities for local residents to participate in the periodic review and updating of the Housing Element will continue to be provided through advertised meetings and/or hearings before the Planning Commission and the City Council.

### Review of Past Accomplishments

As part of the periodic review of the Housing Element, each local government is required to evaluate its progress toward achieving the goals contained in the previous Housing Element. This evaluation should include a discussion of the following: 1) the effectiveness of the Housing Element in the attainment of the State housing goal; 2) an analysis of the significant differences between what was projected and what was achieved; and 3) a description of how the goals, objectives, policies and programs of the updated element incorporate what has been learned from the results of the previous element.

The differences between the projected goals and what was achieved is primarily measured by the Regional Housing Needs Allocation Model (RHNA). Southern California Association of Governments (SCAG) establishes the RHNA for the City of Grand Terrace. The RHNA identifies the City's existing and future housing need broken down into four household income categories: "very low" (less than 50% of the median income); "low" (50 to 80 percent of the median); "moderate" (80 to 120 percent of the median); and "upper" (more than 120 percent of the median). Through the preparation of this Housing Element, the City of Grand Terrace is endeavoring to satisfy the RHNA requirements for the period 1989-1994 (the last period available). The City of Grand Terrace's housing goal is to construct 575 housing units broken down as follows: 72 "very low"; 83 "low"; 100 "moderate"; and 320 "upper".

As shown in Table 1, 647 housing units were constructed in Grand Terrace between the years of 1989-1996. The RHNA goals for both low and moderate income units were well exceeded and nearly 28 percent of the needed upper income units were built. The RHNA goals for very low income were not achieved, with 0 units affordable to very low income households constructed during the period of 1989-1997. A primary focus of this Housing Element will be to address the needs of the very low income households for new housing.

In the areas of rehabilitation of existing units and housing loan assistance, the previous Housing

Element projected a total of 65 units to be rehabilitated and 90 households to receive below market rate, long-term financing assistance. Over the 1989-1996 period, the City's Redevelopment Agency has begun to aggressively market its rehabilitation loan assistance program, issuing 133 loans totaling over \$137,300. The Redevelopment Agency also has issued mortgage revenue bonds to facilitate the construction of 111 units of affordable rental housing; and has initiated its first time buyer single family home purchase program, resulting in the rehabilitation and re-sale of 11 affordable homes.

**Table 1**  
**Housing Goals and Actual Accomplishments**  
**1989 - 1996**

<b>Income Category of Household</b>	<b>Number of Units Units Needed Per SCAG*</b>	<b>Number of Units Actually Constructed</b>	<b>Difference</b>
Very Low	72	0	- 72
Low	83	111	+ 28
Moderate	100	445	+ 345
Upper	320	91	- 229
<b>Totals</b>	<b>575</b>	<b>647</b>	<b>+ 72</b>
* Estimated needs as determined by SCAG's Regional Housing Allocation Model.			

In addition to the initiation of a multi-faceted housing assistance program by the City's Redevelopment Agency, as summarized above, the City has undertaken other specific actions during the current planning period to further the attainment of local housing goals. These include:

- The establishment of a one stop permit center in full compliance with Section 65913.3 of the California Government Code, which has helped reduce the time required to process residential development applications;
- The City's Planning Director has budgeted for local code amendments dealing with: second units; manufactured housing; amendment of the Barton Road Specific Plan to allow mixed use commercial development with medium/high density residential; and special development standards for senior citizen and other low and moderate income housing as means to facilitate the provision of affordable housing; and
- The initiation of expedited, entirely administrative review for minor residential development applications, which will reduce the time and cost associated with processing such applications.

In preparing this updated element, the City re-examined the goals and policies that give direction to the City's housing programs, as well as the progress that has been made toward their attainment. The housing goals that were originally adopted by the City Council in 1984 are responsive to the State



housing goals and continue to reflect the desires and aspirations of the community. This updated element refines those goals. With this element's adoption, the City of Grand Terrace has reaffirmed its commitment to these State and local housing goals.

In establishing its current objectives and programs, the City has considered its experience over the past planning period. Based on this experience, certain programs contained in the previous element have been deleted or modified while some new programs have been added. Only those programs that the City has the ability and commitment to carry out have been included. The hiring of in-house planning department staff and the capitalization of the Redevelopment Agency's housing set-aside fund, have enhanced the City's administrative and financial capacity to implement the programs identified in this element. Finally, since the quantified objectives contained in this updated element are based on empirical data, they are more realistic and attainable than those contained in the prior element and reflect the economic recession that has gripped Southern California during the early 1990's.



### III - COMMUNITY PROFILE

To effectively determine the present and future housing needs for the City of Grand Terrace, population variables, such as demographic and socio-economic characteristics and trends must first be analyzed. The following description of the community of the City of Grand Terrace is a capsulation of available data from the 1990 U.S. Census Report, projections from SCAG, and various other informational sources.

#### **A. Population Trends and Projections**

The City of Grand Terrace was incorporated as a general law City on November 7, 1978. Since its incorporation in 1978, the City's population has grown 64.8 percent, from approximately 8,100 persons in 1978 to 13,350 persons in 1996<sup>1</sup>. Approximately half of this growth, 35%, occurred between 1978 and 1990, when the City's population reached 10,946<sup>2</sup>. Population forecasts through the year 2020 are presented in Table 2. By the year 2020, Grand Terrace's residential community is expected to reach build-out, achieving a population of 14,421, an 8.0 percent increase over 1996 levels.

<b>Table 2 Comparative Population and Housing Data for Grand Terrace 1970-2020</b>						
	1970	1980	1990	1996	2015	2020
Population						
Total Pop.	5,901	8,498	10,946	13,350	14,187	14,421
Group Quarters	-	-	110	101	101	-
Resident Pop.	-	-	10,836	13,249	14,086	
Total Housing Units	1,917	3,282	4,059	4,706	5,044	5,165
Households			3,856	4,652	4,995	5,113
Household Size	3.14	2.76	2.81	2.85	2.82	2.82
Sources	1970 data is from the 1970 Census. 1980 data is from the 1980 Census. 1990 data is from the 1990 Census. 1996 data is from the State Department of Finance 2015 and 2020 projections are from SCAG San Bernardino East Valley Model, 10/96.					

#### **B. Household Size**

The City's population of 13,350 persons resides in 4,706 dwelling units, an average of 2.82 persons per household. As presented in Table 2, above, household size, expressed as the average number of persons per dwelling unit, decreased from 3.14 persons per household in 1970 to 2.82 in 1996. SCAG population and housing projections suggest household size will continue to decrease, dropping to 2.79 persons per household in year 2020.

<sup>1</sup> State Department of Finance.

<sup>2</sup> 1990 U.S. Census

### C. Ethnicity

The City of Grand Terrace is a predominately white community as indicated by the ethnic breakdown of population as contained in the 1990 Census. Whites constitute 80.0 percent of the total population. Persons of Hispanic heritage and origin represent the largest minority group within Grand Terrace's population, comprising 18.0 percent of the overall population. The next largest minority group is persons of Asian origin, who represent 6.0 percent of the population. Black and Indian and other minority groups represent 4.0 percent and 10.0 percent, respectively, of the overall population. Table 3 details City, County and State-wide ethnicity data from the 1990 Census. Grand Terrace varies from the County and State in having a proportionately larger white population, with fewer blacks, Hispanics and other ethnic groups.

**Table 3**  
**ETHNIC COMPOSITION OF CITY OF GRAND TERRACE, COUNTY OF SAN**  
**BERNARDINO AND STATE OF CALIFORNIA**  
**- 1990 CENSUS**

		City of Grand Terrace	County of San Bernardino	State of California
<b>Total Population</b>		10,946	1,418,380	29,760,021
<b>White Population</b>				
	Number of Residents	8,779	1,035,328	20,524,327
	Percent of Total Population	80%	73%	69%
<b>Hispanic Population</b>				
	Number of Residents	1,991	378,582	7,687,938
	Percent of Total Population	18%	27%	26%
<b>Black Population</b>				
	Number of Residents	413	114,934	2,208,801
	Percent of Total Population	4%	8%	7%
<b>Asian</b>				
	Number of Residents	642	54,772	2,845,659
	Percent of Total Population	6%	4%	10%
<b>Other</b>				
	Number of Residents	1,112	213,346	4,181,234
	Percent of Total Population	10%	15%	14%



#### D. Age Characteristics

The age distribution of population by age groups is an important factor in determining the general population make up and possible future housing needs. A breakdown of the City of Grand Terrace, San Bernardino County and State of California population by age for 1990 is presented in Table 4. As seen in this table, the City of Grand Terrace age group 18 to 64 years represents 68 percent of the total population, followed by the 5 to 17 year age group at 20 percent of the total population. The population age groups under 5 years and 65 and over represent 8 percent and 9 percent of the total population, respectively. The median age of the overall population is 32.2 as reported by the 1990 Federal Census.

Table 4			
AGE OF POPULATION FOR GRAND TERRACE, COUNTY OF SAN BERNARDINO AND STATE OF CALIFORNIA			
1990 CENSUS			
	City of Grand Terrace	County of San Bernardino	State of California
Total Population	10,946	1,418,380	29,760,021
Population Under 5 Years			
Number of Residents	905	138,342	2,397,715
Percent of Total Population	8%	10%	8%
Population 5-17 Years			
Number of Residents	2,141	300,881	5,353,010
Percent of Total Population	20%	21%	18%
Population 18-64 Years			
Number of Residents	7,468	854,257	18,873,744
Percent of Total Population	68%	60%	63%
Population 65 and Over			
Number of Residents	1,019	124,900	3,135,552
Percent of Total Population	9%	9%	11%
Population Median Age	32.2	29.3	32

#### E. Income Characteristics

In 1990, 2,117 (54.4 percent) of Grand Terrace households were at the County median income or above; 1,484 (38 percent) were lower-income households (less than 80 percent of the County median).<sup>3</sup> Presented in Table 5 is the income distribution for the City as reported by the 1990 Federal Census.

<sup>3</sup> \$36,102 is 80 percent of the County median income as reported in the 1990 Census.

Table 5		
HOUSEHOLD INCOME IN GRAND TERRACE		
1990 CENSUS		
Income	No. of Households	Percent of Households
Less than \$ 5,000	51	1.3%
\$ 5,000 - \$ 9,999	123	3.2%
\$ 10,000 - \$14,999	135	3.5%
\$ 15,000 - \$24,999	462	11.9%
\$ 25,000 - \$34,999	592	15.2%
\$ 35,000 - \$49,999	821	21.1%
\$ 50,000 - \$74,999	971	25.0%
\$ 75,000 - \$99,999	474	12.2%
\$100,000 - \$149,999	185	4.8%
\$150,000 or more	76	2.0%
Total Households	3,890	100.0%
Median Household Income		\$45,127

#### F. Historic Residential Construction Trends

Table 6 shows residential construction activity in Grand Terrace for the period from 1989 to 1996. During this period, 647 units were constructed. As is illustrated by the State Department of Finance figures shown in Table 7, Grand Terrace has the largest percentage of single-family homes, 74 percent, when compared to selected cities.

Table 13

**CITY OF GRAND TERRACE  
POTENTIAL NEW DEVELOPMENT INFILL SITES**

1996

Sites *	Acres	Zoning	Existing No. of Units **	Potential No. of Units	Total No. of Potential New Affordable Units Adding Density Bonus (25%-45%) ***	Potential No. of New Affordable Units from Density Bonuses
1.	5.61	R3	12	67	84	17
2.	8.98	R1-20	0	19	19	0
3.	11.16	R1-20	0	45	45	0
4.	4.79	R2	0	43	54	11
5.	1.76	R3	0	21	26	5
6.	4.03	R3	0	48	60	12
7.	1.79	R3	0	27	32	5
8.	0.45	R3	0	5	6	1
9.	3.00	R3	0	36	45	9
10.	2.90	R3	0	34	43	9
11.	4.80	R1-7.2	0	20	20	0
12.	4.60	R1-7.2	0	17	17	0
13.	2.50	R1-7.2	0	9	9	0
14.	0.91	R2	0	8	8	0
15.	3.23	R1-20	1	15	19	4
16.	1.80	R1-7.2	2	10	13	3
17.	0.72	R1-7.2	0	5	6	1
18.	0.71	R1-7.2	0	5	6	1
19.	5.17	R1-7.2	2	25	32	16
Totals	68.91		17	459	544	94

\* Number refers to locations shown of Figure 1.

\*\* Numbers based on gross unit counts taken from 1984 aerial index and recent field survey.

\*\*\* Numbers based on density bonuses varying from 25%-45%.

As can be seen in Table 13, up to 544 additional housing units could be constructed on available sites. Of these units, up to 94 units could be affordable to low and moderate income households. In addition to the units included in this table, the City will offer subsidies for rents of 57 newly constructed market rate units at the Highlands Apartment to be affordable to the very low income (see Housing Programs, Section VII of this Housing Element). The City also is proposing to amend its Barton Road Specific Plan to allow mixed use development with medium/high density senior citizen housing to permit at least 50 units and to subsidize at least 15 of the senior citizen units to make them affordable to very low income. In addition, the City expects at least 108 very low income units to be provided at build out of the community. These very low income units would consist of transitional housing ( in the form



# HOUSING ELEMENT UPDATE

## Potential New Development Areas

### City of Grand Terrace

LEGEND  
Developed areas  
with potential for  
infill development.

FIGURE 1





## B. Land Inventory

Section 65583 (a)(B) of the Government Code requires an inventory of land suitable for residential development, including vacant sites, and sites having the potential for infill development, and an analysis of the relationship of zoning and public facilities and services to these sites.

Residential land uses occupy approximately 41 percent of the City's land area. The preponderance of residential uses are single-family, low density in nature. Single-family uses comprise 31 percent of the total City land area. Six percent of the City land area is devoted to multi-family uses, more than one unit per parcel. Mobile home uses constitute 26 acres or approximately one percent of the City<sup>8</sup>.

Potential sites for the development of new housing consist of both vacant and partially developed properties. The general location of these sites is shown in Figure 1. A breakdown of the number of units that could be realized on each of these sites, based on build out in accordance with the General Plan, is presented in Table 13. The total number of additional units that could be developed, as well as the number of units that could be affordable to low and moderate income households, are identified.

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<sup>8</sup>

Acreage estimates are from the *City of Grand Terrace Master Environmental Assessment/Environmental Impact Report (MEA/EIR)*, January 1988.

Table 12

**REGIONAL HOUSING NEEDS ASSESSMENT  
GRAND TERRACE - SAN BERNARDINO COUNTY**

**1988 SCAG RHNA**

**FUTURE NEEDS**

(July 1, 1989 to June 30, 1994 +)

1.	1994 Households (from SCAG 1988)	4,401
2.	1988 Households	3,545
3.	Projected 5-Year Growth in Households (Line 1 Minus Line 2) x 0.769 or 10/13) *	658
4.	Total Vacancy Adjustment	-83
5.	Additional Vacancy Need	17
6.	1989-94 Expected Units to be Lost from Stock	0
7.	Future Housing Unit Needs for All Income Groups, Adjusted to Avoid Impaction (Line 3 minus Line 4 equals Line 7)	575
	Very Low (0-50%)	72
	Low (50-80%)	83
	Moderate (80-120%)	100
	Upper (over 20%)	320
	Total	575
		100.00%
+	Planning period is extended through year 1998.	
*	Formula derived from SCAG.	

Of the 575 housing units to be added to the City's housing stock during this planning period, 72 units are targeted for the "very low", 83 for "low", 100 for "middle", and 321 for "upper" income households.

The aforementioned levels are based on different percentages of the median household income for San Bernardino County as follows:

- San Bernardino County Median Income: \$32,200<sup>7</sup>
- Very-Low Income is Less Than 50 Percent of the County Median: \$0 - \$16,099.
- Low Income is 50-80 Percent of the County Median: \$16,100 - \$25,600.
- Moderate Income is 80-120 Percent of the County Median: \$25,600 - \$38,640.
- High Income is more than 120 Percent of the County Median: \$38,641.

<sup>7</sup>

Department of Housing and Urban Development, February 1989.

Table 11			
REGIONAL HOUSING NEEDS ASSESSMENT			
GRAND TERRACE - SAN BERNARDINO COUNTY			
1988 SCAG RHNA			
Existing Needs			
1. 1988 Total Households			3,545
2. 1988 Total Housing Units			3,779
3. 1988 Unoccupied Units (Line 2 minus Line 1)			234
4. Households in Need - Lower Income Households Paying over 30 percent of Incoming for Housing (1980 Census)			
	Very Low Income	Low Income	Total
Owners	48	45	93
Renters	81	83	164
Total	129	128	257
Source: SCAG, June 1988; See Appendix A.			

As shown in Table 11, of the 257 units, 129 are for very-low-income households (less than 50 percent of the San Bernardino County median income) and 128 are for low-income households (50 to 80 percent of County median income).

SCAG also estimates a need for 575 additional units during this planning period to provide for growth, to replace units eliminated from the housing stock during this time period, and to achieve an optimal vacancy rate of five percent (see Table 12).

## **IV - HOUSING NEEDS**

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The housing needs of a community revolve around: 1) the extent to which housing is and will be available to those who need it; 2) the degree to which available housing is and will be affordable by those who need it; and 3) the extent to which the housing stock of the community is in decent and standard condition. This section of the Housing Element sets forth Grand Terrace's housing needs, and identifies the needs of special population groups in the community, (i.e., the elderly, disabled and handicapped, large families, female-headed households, and homeless persons) to the extent that such data is available. Specific action programs included in this element are designed to update data and eliminate information gaps identified in this report.

### **A. SCAG Regional Housing Needs Assessment**

State law requires that the Housing Element of each jurisdiction include in its estimate of local housing needs that locality's "fair share" of regional housing needs. For Grand Terrace, regional housing needs are determined by the Southern California Association of Governments (SCAG). SCAG's most recent Regional Housing Needs Assessment (RHNA) was prepared in 1988. Due to the pending changes in State Housing Element legislation, the State has not funded SCAG to provide updates to the RHNA. Consequently, this Housing Element will rely on the available 1988 numbers to assess regional housing needs for Grand Terrace.

Information generated by SCAG's 1988 RHNA indicates that an estimated 257 lower income households residing in the City are in need of assistance. These households whose incomes are less than 80 percent of the County median income, are spending more than 30 percent of their monthly gross income for housing. This leaves a disproportionate share of their monthly income available to purchase other necessities, such as food, clothing, medical care, and transportation. Moderate- and upper-income households may, and often do, expend more than 30 percent of their incomes for housing without experiencing hardships. However, this limitation on housing expenditures is critical to lower-income households because of the very limited and sometimes fixed nature of their incomes. A breakdown of existing housing assistance needs is presented in Table 11.



number of apartments to 1,326 and increasing the percentage of multifamily housing to 32.7%. (See Table 6, above.) Recent rental housing information obtained indicate that the average monthly rental rate for an apartment in Grand Terrace is \$720<sup>6</sup>. Depending on the age, size and amenities of the apartment, monthly rates range between \$300 to \$860. The 1990 Census reported the median monthly rent for Grand Terrace at \$609.

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<sup>6</sup> Data on average home sale price were from local realtors, Phyllis Sternberg and Judy James, and from classified ads in the local newspaper (*San Bernardino Sun*, November 1, 1996),.

\$96,939 (at 10 percent) with monthly principal and interest payment of approximately \$857 per month. To afford these payments and have a reasonable income left for additional living expenses, a family of three should earn approximately \$34,000 per year. Based upon the 1990 census household income data (reference Table 5, above), it is estimated that over 65 percent of Grand Terrace households could afford to purchase the average house.

Additional recent housing information indicates that prices for single-family housing in Grand Terrace start at \$100,000 for a small, 1,100 to 1,300 square foot house, to about \$250- to \$350,000 for a larger custom house 5. The majority of housing in the City is currently in the \$115,000 to \$135,000 range, below the 1990 Census estimates (see Table 10, below).

<p style="text-align: center;"><b>Table 10</b></p> <p style="text-align: center;"><b>HOUSING AFFORDABILITY FOR CITY OF GRAND TERRACE, COUNTY OF SAN BERNARDINO AND STATE OF CALIFORNIA</b></p> <p style="text-align: center;"><b>1990 CENSUS</b></p>			
	City of Grand Terrace	County of San Bernardino	State of California
Total Dwelling Units	4,059	542,332	11,182,882
Total Owner - Occupied	2,736	294,248	5,773,943
Median Value (Owner-Occupied Units)	\$137,000	\$129,200	\$195,500
Percent of Units by Price (Owner-Occupied Units)			
Less than \$50,000	0.7%	3.4%	2.5%
\$50,000 - \$99,999	13.0%	27.7%	13.6%
\$100,000 - \$149,999	49.0%	32.7%	17.3%
\$150,000 - \$199,999	25.0%	19.2%	18.2%
\$200,000 - \$299,999	8.3%	11.5%	24.5%
\$300,000 and above	3.0%	5.5%	23.9%
Total Owner - Renter	1,121	170,489	4,607,263
Median Monthly Rent	\$ 609	\$489	\$591
Percent of Units by Monthly Rent			
Less than \$250	1.9%	7.9%	7.5%
\$250 - \$499	2.5%	44.8%	31.5%
\$500 - \$749	5.7%	38.2%	38.5%
\$750- \$999	13.0%	7.7%	15.2%
\$1,000 and above	1.9%	1.4%	7.4%

According to the 1990 Census, rental units in Grand Terrace, including both single family homes and apartments, comprise 29% of the housing stock. The 1990 Census estimated that there were 770 apartments in Grand Terrace, comprising 19% of the housing stock. Since the 1990 Census, 556 apartment units have been constructed in Grand Terrace, bringing the total

5 Data on average home sale price were from local realtors, Phyllis Sternberg and Judy James, and from classified ads in the local newspaper (*San Bernardino Sun*, November 1, 1996).

Table 9			
VACANCY RATES FOR CITY OF GRAND TERRACE, COUNTY OF SAN BERNARDINO AND STATE OF CALIFORNIA			
1990 CENSUS			
	City of Grand Terrace	County of San Bernardino	State of California
Population	10,946	1,418,380	29,760,021
Total Dwelling Units	4,059	542,332	11,182,882
Number Vacant Units (All Units)	203	42,844	606,112
Vacancy Rate (All Units)	5.0%	7.9%	5.4%
Total Owner - Occupied	2,736	294,248	5,773,943
Number Vacant Units (Owner-Occupied Units)	178	25,599	409,950
Vacancy Rate (Owner-Occupied Units)	6.5%	8.7%	7.1%
Total Owner - Renter	1,121	170,489	4,607,263
Number Vacant Units (Renter Units)	25	17,245	196,162
Vacancy Rate (Renter Units)	2.2%	9.7%	4.2%

## J. Housing Affordability

The average price of homes in Southern California has risen substantially since the 1970's. The spiraling cost of housing has been attributable to a variety of factors including diminishing land resources (particularly in urban areas), increasing land and construction costs and increasing finance costs (i.e., interest rates).

According to the 1990 Census, the median value of owner-occupied housing in Grand Terrace is \$137,800. The median monthly cost for rental units is \$609 (see Table 10). Table 10 also indicates that the majority of the City's housing stock (77 percent) is within the \$100,000 to \$149,000 range.

More recent data obtained from classified ads in the local newspaper and local realtors indicate that the 1996 average sale price for a home in Grand Terrace is \$121,174<sup>4</sup>. This represents an 11.7% decline in average housing price from that reported by the 1990 Census (median house sale value of \$137,000). With typical terms of 20 percent down, a new home buyer purchasing an average-priced home of \$121,174 would pay off a 30-year mortgage of

<sup>4</sup> Data on average home sale price were from local realtors, Phyllis Sternberg and Judy James, and from classified ads in the local newspaper (*San Bernardino Sun*, November 1, 1996),.

Table 8			
OVERCROWDING INFORMATION FOR CITY OF GRAND TERRACE, COUNTY OF SAN BERNARDINO AND STATE OF CALIFORNIA			
1990 CENSUS			
	City of Grand Terrace	County of San Bernardino	State of California
<b>Owner Occupied Units</b>			
to 1.5 persons per room	2,710	200,604	5,606,372
1.51 or more persons per room	26	7,244	167,571
<b>Renter Occupied Units</b>			
to 1.5 persons per room	1,088	156,128	4,037,587
1.51 or more persons per room	33	14,361	569,676
<b>All Units</b>			
to 1.5 persons per room	3,798	356,732	9,643,959
1.51 or more persons per room	59	21,605	737,247
<b>Percent of units with 1.51 or more persons</b>	<b>2%</b>	<b>6%</b>	<b>8%</b>

## I. Vacancy Rates

The residential vacancy rate, a translation of the number of unoccupied housing units on the market, is a good indicator of the balance between housing supply and demand in a community. When the demand for housing exceeds the available supply, the vacancy rate will be low. Concomitantly, a low vacancy rate drives the cost of housing upward to the disadvantage of prospective buyers or renters.

In a healthy housing market, the vacancy rate would be between 5.0 and 8.0 percent. These vacant units should be distributed across a variety of housing types, sizes, price ranges and locations within the City. This allows adequate selection opportunities for households seeking new residences. The 1990 Census figures indicate a City-wide vacancy rate for Grand Terrace of 5.0 percent (see Table 9), suggesting a healthy balance between housing supply and demand.



## **G. Age of Residential Structures**

The age of a structure has a significant effect on its physical condition. However, by itself, age is not a valid indicator of housing condition, since proper care and continued maintenance will extend the physical and economic life of a unit. On the other hand, a lack of normal maintenance coupled with an aging housing stock can lead to the serious deterioration of individual units and entire neighborhoods.

According to the 1990 Census, approximately 2,277 units (56.1 percent of the City's housing stock) were more than 25 years old, and by the year 2000, approximately 65.8 percent of the City's current housing stock will be in excess of 25 years of age.

Recent data obtained by an exterior housing condition survey conducted in November of 1996, found that none of the 4,706 dwelling units in the City (1996) were dilapidated (e.g., showing signs of major structural deficiencies, such as sagging roofline, sagging porch, or roof damage sufficient to permit water damage to structural elements).

Proper and continued maintenance of older housing is important in extending the life of a home. It also is important in maintaining the general well-being of the surrounding neighborhoods.

## **H. Overcrowding**

The size of residential structures (number of rooms excluding bathrooms, halls, closets, etc.) is an important factor in assessing whether the housing stock is adequately accommodating the community's population. An average size residential unit has five rooms (kitchen, dining/family room, living room and two bedrooms), according to the U.S. Census, and can accommodate a family of up to five without being considered overcrowded. According to the 1990 Census, only approximately 2 percent of all units in the City were identified as overcrowded, as compared with 6 percent in the County and 9 percent State-wide (see Table 8). The 1990 Census data also suggests that there is little problem with overcrowding of either owner occupied or renter occupied housing units in Grand Terrace.

Table 6

### RESIDENTIAL BUILDING PERMITS IN GRAND TERRACE

1989-1996

Building Permits Issued per Year				Cumulative Total Dwelling Units By Year			
Year	Single Family Dwelling Units	Multi Family Dwelling Units	Total Dwelling Units Constructed	Single Family Dwelling Units	Multi Family Dwelling Units	Mobile Homes	Total Dwelling Units
Existing Units Per 1990 Census				2,984	770	305	4,059
1989	0	246	246	2,984	1,016	305	4,305
1990	25	310	335	3,009	1,326	305	4,640
1991	37	0	37	3,046	1,326	305	4,677
1992	9	0	9	3,055	1,326	305	4,686
1993	7	0	7	3,062	1,326	305	4,693
1994	7	0	7	3,069	1,326	305	4,700
1995	4	0	4	3,073	1,326	305	4,704
1996	2	0	2	3,075	1,326	305	4,706
Total 1996	647	556	647	3,075	1,326	305	4,706

Table 7

### DWELLING UNIT TYPES IN GRAND TERRACE AND SELECTED CITIES

1990 CENSUS

	Single Family Dwelling Units	Multi Family Dwelling Units	Mobile Homes	Total Units
City	(% of Total)	(% of Total)	(% of Total)	
Grand Terrace	2,984	770	305	4,059
	74%	19%	8%	100%
Colton	8,370	5,418	979	14,767
	57%	37%	7%	100%
Loma Linda	3,647	2,325	552	6,524
	56%	36%	8%	100%
Redlands	15,404	6,777	1,008	23,189
	66%	29%	4%	100%
County Total	383,882	111,503	46,947	542,332
	71%	21%	9%	100%

of additional residential care facilities), and second units. A breakdown of these units by category is shown in Table 14.

<p align="center"><b>Table 14</b></p> <p align="center"><b>VERY LOW INCOME UNITS CITY EXPECTS TO BE PROVIDED</b></p>	
<b>Type of Unit</b>	<b>Total number of Additional Units City Expects to be Subsidize during this Planning Period</b>
Rental Subsidies at newly constructed Highlands Apartments	57
Senior Citizen Units in Barton Road Specific Plan Area	15
Total	72
<b>Type of Unit</b>	<b>Total number of Additional Units City Expects to be Provided at Build-out *</b>
Transitional Housing	54
Second Units	54
Total	108

It should be pointed out that the number of affordable units is based, in part, on the provision of density bonuses which, depending upon site characteristics and other circumstances, can range from 25 to 45 percent. This is due to the fact that the City's density bonus program is two-fold, with the City allowing bonuses of up to 20 percent over the bonus (i.e., 25 percent) required under State law. In other words, bonuses of up to 45 percent of the density normally allowed by the underlying zone are possible when dealing with R3 zoned properties within the City. Moreover, as indicated in the Housing Program section of this element, the City is in the process of amending its zoning code to provide for density bonuses in all residential zones. In addition, this amendment will specify that density bonuses of up to 25 percent will be granted for residential projects if the units are rented to low and moderate income households for a period of 15 years, and up to 45 percent if the units are rented to low and very low income households for a period of 15 years.

The provision of density bonuses is expected to be one of the primary ways in which affordable units will be constructed. Local experience has shown that this technique, in itself, is capable of generating affordable housing and particularly when coupled with below market rate bond financing or other incentives, as evidenced by the recent 556 unit Highlands Apartments project. The Highlands has resulted in 445 new units, and 111 new units affordable to low income households.

While density bonuses will continue to be used to produce affordable housing, this is not the only means by which the City intends to address the low and moderate income housing needs identified in the RHNA. The City intends to supplement the use of density bonuses by expediting the processing of plans, waiving application fees for affordable housing developments, amending the Barton Road Specific Plan to allow a mix of commercial and residential development, establishing special development standards for senior citizen and other low and moderate income housing. The City's



Redevelopment Agency also intends to use its 20 percent set-aside funds and mortgage revenue bonds to make the cost of new and resale housing more affordable to low and moderate income households (See Housing Programs, Section VII of this Housing Element).

### **C. Need for Replacement Housing**

According to the 1990 Census, approximately 2,277 units (56.1 percent of the City's housing stock) were more than 25 years old, and by the year 2000, approximately 65.8 percent of the City's current housing stock will be in excess of 25 years of age. Recent data obtained by an exterior housing condition survey conducted in November of 1996, found that none of the 4,706 dwelling units in the City (1996) were dilapidated (e.g., showing signs of major structural deficiencies, such as sagging roof line, sagging porch, or roof damage sufficient to permit water damage to structural elements). This survey updated findings of a previous survey prepared by Municipal Services, Inc., in November 1983, that found very few substandard units in Grand Terrace.

During this planning period, the City demolished 46 abandoned, substandard housing units for health and safety reasons. Forty-four of the abandoned units were demolished prior to 1989. Two of the abandoned units were demolished during 1995 and replaced through the City's first-time home-buyers program. These units have been sold to qualified low and moderate income households. SCAG has projected that no residential units will be lost during this planning period.

### **D. Special Housing Needs**

Within the housing needs estimates presented above, there are segments of the population that experience special housing needs. These groups include the elderly, the handicapped, female-headed households and the homeless. The severity of these special needs within the City of Grand Terrace is discussed below.

#### **1. The Elderly/Handicapped**

As reported by the 1990 Census, 1,019 persons, or approximately 9.3 percent of the population in Grand Terrace were over 65 years of age. This percentage is expected to increase during the next decade due to two factors: (1) the U.S. population nationwide is aging as the baby boom population (born between 1946 and 1964) approaches their senior years; and (2) many Grand Terrace long time residents chose to stay in the City

The 1990 Census identified a total of 698 households (17.9 percent) which listed social security as the principal source of income. From this data, it can be inferred that there are likely to be a number of elderly persons needing some form of housing assistance. This view was supported by the recent community survey completed by the City in support of the Housing Element, in which the majority of respondents felt that the elderly were the largest single group needing housing assistance in Grand

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<sup>9</sup> According to the 1990 Census, most Grand Terrace households have resided in the City for over ten years.



Terrace.

Housing needs of the elderly usually revolve around issues of affordability, in that most elderly are on a fixed income while housing and other costs continue to rise.

According to the 1990 Census, 198 persons, approximately 2 percent of the population in Grand Terrace, had significant physical disabilities. Of these disabled persons, 109 persons had transportation related disabilities, 114 had self care disabilities and 462 persons had work related disabilities. While the needs of certain handicapped individuals (i.e., blind, deaf or experiencing nervous disorders) may be met without special housing accommodations, persons with ambulatory disabilities often require specially designed barrier-free housing. Recognizing this situation, the City has included appropriate actions in the Housing Program section of this document.

**2. Large Families**

Of the 3,857 households residing in the City of Grand Terrace in 1990, 453 (11.7 percent) were comprised of 5 or more persons. A large family household is defined as one with five or more members. Needs of large families generally center on overcrowding and affordability. The 1990 Census reported that 74 percent of the City's housing units have 5 or more rooms, indicating that large families in Grand Terrace are generally adequately housed. To ensure that adequate housing for large families is maintained, both the City and its Redevelopment Agency are taking steps to meet the needs of large families as discussed in the Housing Program section of this element.

**3. Households Headed by Women**

Approximately 383 households (9.48 percent) residing in Grand Terrace in 1990 were female-headed households. Data on the number of these households which are lower income and require assistance was not available. However, it is not uncommon for up to 20 percent of such households to need some form of housing assistance. If this figure is applicable to Grand Terrace, then approximately 77 households headed by women are in need of assistance. To ensure that adequate housing for low income female-headed households is available, both the City and its Redevelopment Agency are taking steps to meet these needs as discussed in the Housing Program section of this element.

**4. Farm Worker Housing**

The California Government Code requires that the City of Grand Terrace consider local farm worker housing needs in formulating the Housing Element of its General Plan. The 1990 Census reported 0 farmworkers residing in Grand Terrace. This information was verified by discussions conducted in 1991 with the State Employment Development Department in San Bernardino and the San Bernardino County Housing Authority, both of which reported no farm worker households residing in the City.

## **5. Homeless Persons and Families**

Recent amendments to Housing Element Law require local governments to plan for the provision of shelters and transitional housing for homeless persons and families and the identification of adequate sites. A need is said to exist if one person in a locality is without shelter or if the type of shelter available is inappropriate.

It should be mentioned that there is a difference between emergency shelter and transitional housing. Shelter provides an immediate short-term solution to the homeless, whereas transitional housing attempts to remove the basis for homelessness (i.e., lack of sufficient income for self support). Transitional housing can last as long as 18 months and generally includes integration with other social services and counseling programs to assist in the transition to self-sufficiency through the acquisition of a permanent income and housing.

At present, there are two agencies that provide emergency shelter and/or short-term transitional housing for homeless persons originating from the City of Grand Terrace. These agencies are the Frazee/Highland Community Center and the Salvation Army. The Frazee/Highland Community Center currently operates three facilities: a main office located at 1140 West Mills Street, City of San Bernardino; a senior shelter located at 913 Delaware, City of Redlands; and a single-person and families shelter located at 7178 Palm Avenue, City of Highland.

At present, the Frazee/Highland community Center provides shelter, clothing and food boxes to eligible applicants. The total bed capacity is 64 and the facility is currently operating at or near capacity. A center representative stated that a person in need is never turned away. A person is either served at the center or referred to the San Bernardino County department of public Social Services (DPSS).

The Salvation Army operates the Hospitality House located at 845 W. Kingman Street, City of San Bernardino. This facility has a capacity of 70 beds. This new facility operates at, or near, capacity. The facility provides 3-day shelter housing and up to 90-day transitional housing for individuals seeking employment. Over-flow is referred to the Frazee/Highland Community Shelter and/or the County of San Bernardino Department of Public Social Services.

Most importantly, there are currently 13 residential car facilities located within the City of Grand Terrace. The City has permitted these facilities to be established within its corporate boundaries in accordance with Section 1566.3 of the Health and Safety Code. According to HCD, these facilities meet the requirement for the provision of

transitional housing as set forth in Section 65583 of the Government Code. Therefore, based on an occupancy of six persons per facility, these facilities are providing important transitional housing for 78 persons.

In an attempt to document the existence of homeless persons originating from the City of Grand Terrace, local public and private non-profit organizations, including the San Bernardino County Department of Economic and Community Development, were contacted. The Department indicated that they had no information of homeless persons originating from the City of Grand Terrace. This information was supported by recent discussions with the local Salvation Army and the Frazee/Highland Community Center; both facilities indicated that 1995 and 1996 intake application information identified no persons as originating from Grand Terrace.

During the updating of this element, local social service agencies, the County Fire Department, the County Sheriff's Department, the City's Community Services Department and the City Manager's Office were contacted in order to document the presence of homeless persons within the City and/or the extent to which they have sought assistance from local agencies. Based on this investigation, it appears that no homeless persons originating from Grand Terrace have requested assistance.

In regard to transitional housing, the existing residential care facilities within the City may provide long-term transitional housing for homeless persons originating from Grand Terrace, should the need arise. In addition, based on past activity and pending applications, the City expects an average of three new residential care facilities to be established per year, during the remainder of the current planning period (1996-98). These facilities will provide transitional housing for up to 54 additional persons.

Although there is currently no identified need for additional emergency shelter or transitional housing in Grand Terrace, both the City and its Redevelopment Agency are taking steps to meet the needs of large families as discussed in the Housing Program section of this element. These steps include the designation of municipal buildings for emergency shelter. The City Manager's Office has indicated that, should the need arise, existing public facilities, including City Hall and the City Yard, would be made available to provide emergency shelter. The City also will continue to coordinate with and support the efforts of the Frazee/Highland Community Center and the Salvation Army in order to ensure that the needs of any homeless persons in the Grand Terrace area are met to the extent possible.

In addition, as the need requires, the City will:

- Adopt an existing center to contribute to and/or have it be the regional center for the East Valley Local Coordinating Group, or construct a new regional shelter facility in one of the cities within the coalition.
- Coordinate with local financial and real estate institutions in developing creative financing investments in the community with respect to affordable housing (e.g. redevelopment funding, private donation matching city donation, etc.).



Participate in special programs, such as the Inland Harvest pickup and distribution of leftover foods from local restaurants, schools and social functions.

- Contribute to address basic education or financing educational programs (basis household financing and budgeting).
- Contribute to transportation services to and from educational facilities, self-help groups and jobs.
- Organize distribution programs (coordinated program within each city - vouchers to provide the basic emergency services: food, shelter and clothing).

#### **E. At Risk Housing**

As required by Government Code Section 65583, the City must analyze the extent to which low income, multi-family rental units are at risk of becoming market rate housing and, if necessary, develop programs to preserve or replace these assisted housing units. The multi-family units to be considered are any units that were constructed using various federal assistance programs, state or local mortgage revenue bonds, redevelopment tax increments, in-lieu fees or an inclusionary housing ordinance, or density bonuses. Low income multi-family housing is considered to be at risk if it is eligible to convert to non-low income housing due to: 1) the termination of a rental subsidy contract; 2) mortgage prepayment or 3) the expiration of affordability restrictions. The time period that is to be considered in making this determination is the ten year period following the last mandated updating of the Housing Element, which in the case of Grand Terrace is 1989-99.

Based on the information contained in the "Inventory of Federally Subsidized Low Income, Rental Units at Risk of Conversion," compiled by the California Housing Partnership Corporation, there are no federally assisted (HCD or FmHA), low income rental units within the City. Likewise, there are no low income rental units within the City that have been developed with the use of CDBG funds or as a result of an inclusionary housing ordinance. However, there are 111 low income rental units that were constructed using a combination of density bonuses and local multi-family revenue bond financing. These units are located in the Highlands Apartments, constructed by Forest City Development at 11750 Mt. Vernon Avenue. Information provided by HCD in its April 30, 1998 letter to the City, indicates that these units are scheduled to convert to market rate in 1999. (Reference Table 15, Checklist to Confirm Lack of At-Risk Units.)



Table 15

CHECKLIST TO CONFIRM LACK OF AT-RISK UNITS  
PURSUANT TO GOVERNMENT CODE SECTION 85583(A)(8)

Jurisdiction: City of Grand Terrace

Date: January 15, 1999

1. HUD programs:

Section 8 Lower-Income Rental Assistance project-based programs:

New Construction

Substantial or Moderate Rehabilitation

Property Disposition

Loan Management Set-Aside

Section 101 Rent Supplements

Section 213 Cooperative Housing Insurance

Section 221 (d)(3) Below-Market-Interest-Rate Mortgage Insurance Program

Section 236 Interest Reduction Payment Program

Section 202 Direct Loans for Elderly or Handicapped

X there are no such units for our jurisdiction listed in the Inventory of Federally Subsidized Rental Units At Risk of Conversion, 1990 or subsequent updated information made available by HPD.

2. Community Development Block Grant program (CDBG)

X jurisdiction has not used CDBG funds for multifamily rental units

3. Redevelopment programs

X redevelopment funds have not been used on multifamily rental units; or although redevelopment funds have been used for multifamily rental units, staff responsible for this program indicate there are no affected units because

X b) other reasons: Although the Redevelopment Agency has a multi-family rehabilitation program in place, no property owners have yet to participate.

4. FmHA Section 515 Rural Rental Housing Loans

X jurisdiction has not been located in a qualifying rural FmHA area

5. State and local multifamily revenue bond programs

X HCD indicates that mortgage revenue bond for 111 affordable units at the Highlands Apartment will expire at the end of 1999.

6. Local in-lieu fee programs or inclusionary programs

X jurisdiction has not had an in-lieu fee or inclusionary program

7. Developments which obtained a density bonus and direct government assistance Pursuant to Government Code Section 65916.

X A density bonus was granted along with the mortgage revenue bond for the 111 affordable units at the Highlands Apartment. As indicated above, this affordability requirement will expire at the end of 1999.

The original mortgage revenue bond issue for the Highlands Apartments, as guaranteed by the City, stipulated that the affordability controls imposed on these units would not begin to expire until the year 2020. However, this stipulation was not legally binding, and the Forest Management Company refinanced the bond. The affordability controls will begin to expire by the end of 1999. This places 111 affordable rental units in the City of Grand Terrace at risk.

Since learning of the units at risk status, the City has been actively negotiating with the Forest Management Company to preserve the affordability of the 111 units. The City has committed up to \$2,000,000 of its Redevelopment Agency housing set-aside funds to refinance the Highlands apartment through either a low-interest or interest-free loan. Forest Management Company has indicated that they are willing to negotiate with the City, but has yet to specifically respond to the City's offer to refinance the project.

The City has also assessed the cost of replacing these 111 units. Based on current land and development costs in Grand Terrace, replacement of 111 affordable units would cost an estimated \$9,435,000.<sup>10</sup> At this time, due to the cost and lack of apparent developer interest in building new family multi-family apartments in Grand Terrace, replacement of the 111 affordable units does not appear feasible. Consequently, the City continues to focus its efforts on refinancing of the Highlands.

The City also is currently working closely with a developer interested in building 75 low to moderate income senior multi-family units in Grand Terrace's downtown. The City has made preliminary commitments to provide Redevelopment Agency assistance and bond financing for the project. Because the project is located in the Barton Road Specific Plan area, the City is currently in the process of amending the Specific Plan to allow multi-family residential development on previously zoned "commercial" property. In return, the City will be requesting the developer to provide a minimum of 15 units at rents affordable to "very low" income senior citizen households.

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*10 Replacement cost for multi-family rental units in Grand Terrace is based on current pro-forma provided by the Meyers Group in support of a proposed 75 unit low to moderate-income senior multi-family project in Grand Terrace's downtown.*

## **V - CONSTRAINTS**

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The ability of the private and public sectors to provide adequate housing to meet the needs of all economic segments of the community is constrained by various interrelated factors. For ease of discussion, these factors have been divided into three categories: 1) physical constraints; 2) market constraints; and 3) governmental constraints. The extent to which these constraints are affecting the supply and affordability of housing in the City of Grand Terrace is discussed below.

### **A. Physical Constraints**

A major constraint to the development of housing within the City of Grand Terrace is that two large portions of the remaining single-family designated properties are located in hillside areas. This hillside orientation severely constrains the development of affordable low- and moderate-income housing.

Another physical constraint, is a low lying area adjacent to the Santa Ana River general bounded by the City's incorporated boundary line to the north and east, Vivienda Court to the south and Terrace Avenue to the west. This area is considered unsuitable for habitable structures because of potential flood danger.

### **B. Market Constraints**

#### **1. Market Forces**

One of the major obstacles to providing housing to meet the need of all economic segments of the community is the nature of the housing market itself. The rate at which housing costs accelerated during the 1980's was a serious national problem. This problem was magnified in California as a whole, and particularly in communities such as Grand Terrace, where the desirability of the community further inflates costs. The primary factor driving market forces is location, and the setting and nature of Grand Terrace are not conducive to the provision of affordable housing.

Grand Terrace is a rather small community of approximately 3.4 square miles, with no sphere of influence. The City is located on a topographic plateau, at a higher elevation than most of the surrounding cities, and enjoys a full panoramic view of the San Bernardino Mountains.

Grand Terrace is located amidst the employment areas of the Cities of Riverside, Colton and San Bernardino and adjacent to the I-215 Freeway, a major commuting corridor to jobs in Los Angeles and Orange Counties. Regionally, the Ontario area and Los Angeles to the west contain the bulk of industry and blue collar jobs. Grand Terrace is a bedroom community. Recent estimates by SCAG indicate there are 2,653 jobs currently within the City. The City's neighborhoods, its elderly residents and its younger commuting population are its greatest assets.

Grand Terrace was incorporated approximately 18 years ago and since then has grown



moderately by an average of three percent per year. Other cities in the area, like Moreno Valley, for instance, grew approximately 400 percent over this same period.

Local government is stable, economical and efficient in taking care of streets, public facilities and utilities. Grand Terrace has the lowest crime rate among the cities in the region and is perceived as a very desirable place to live.

However, not all is ideal in Grand Terrace, for the City is striving to create a commercial tax base and develop its industrial sector. County fees are increasing and property tax revenues are down as people default on loans in this recessionary economy. The City needs more revenue. Job creation and retention will increase in priority in coming years, particularly as the surrounding job markets mature.

The recession of the early 1990's continues in Grand Terrace, and several residential foreclosures occur each month. As a result of the recession, housing in Grand Terrace has become more affordable. The average price of a single family house in the City declined 11.7% during the period from 1990 through 1996 (reference Section III.J, above). In addition, the single family home sales to low and moderate income households have been assisted by the City's first time buyer purchase program, which rehabilitates and re-sells foreclosed homes to low and moderate income households. To date, eleven previously market rate homes have been rehabilitated and resold as affordable dwelling units.

## **2. Cost Factors**

The individual components of housing cost that affect the final sale or rental price of a dwelling unit include the price of raw land improvement, land holding costs, construction costs and financing. The price of raw land and any necessary improvement is the principal component of total land cost. The diminishing supply of land available for residential construction has driven land and, concomitantly, housing costs upward in Grand Terrace. Moreover, land holding costs incurred during development have also added to the ultimate price of a new home. The two factors which most influence land holding cost are the interest rate on acquisition and development loans, and governmental processing times for construction permits.

Similar to land costs, construction costs had also escalated during the 1980's. The price of materials and wages have, at times, inflated even faster than the Consumer Price Index. As a result, delays in development can add a major expense to housing cost.

The final, but probably most significant, component of overall housing cost has been the cost of financing. This cost is passed on to housing consumers by developers and landlords. The cost of financing is one of the major constraints to the construction of housing affordable to low- and moderate-income households. Since 1990, financing costs have steadily declined from a 1990 interest rate for a standard 30-year mortgage of 13%, to a current rate of under 9%. However, procuring the required down payment and financing fees (typically 20% and 8% of the purchase cost, respectively)



is often difficult, particularly for first time home buyers.

As a potential constraint on the maintenance, improvement and development of housing within the City of Grand Terrace, the availability of financing, and the cost thereof, to local residents/developers was investigated. Representatives of the three lending institutions with offices within the City were contacted regarding this matter, with a focus on their efforts to meet the credit needs of the community as required by the Community Reinvestment Act (CRA). Based on discussions with these representatives, as well as a review of their CRA Statements, it has been determined that financing is available to all economic segments of the community and at interest rates that are not significantly different than in surrounding areas.

### 3. Vacancy Rate

A market constraint that can affect the affordability as well as the availability of housing types, sizes, price ranges and locations is the housing market vacancy rate. As previously discussed in Section III, the City's overall vacancy rate was reported by the 1990 Census to be 5.0 percent, a rate which suggest a healthy housing market balance of supply and demand.

## C. Governmental Constraints

### 1. Land Use Controls

#### a. Density

The Community Development Element of the Grand Terrace General Plan sets forth the City's policies for guiding local development. These policies, together with existing zoning, establish the amount and distribution of land to be allocated for various uses throughout the City.

Residential development in the City of Grand Terrace is permitted under the following land use categories in accordance with the Land Use Element of the General Plan:

<u>Land Use Category</u>	<u>Gross Allowable Density</u>	<u>Allowable Density with Density Bonus</u>
Low-Density Residential (R1-7,200, R1-10,000 & R1-20,000)	1-5 Units/ Net Acre	1-7 Units/ Net Acre
Medium-Density Residential (R2 & R3)	1-12 Units/ Net Acre	1-18 Units/ Net Acre

Pursuant to City Zoning Code Section 18.10.040, as amended in 1989, a density bonus

of up to twenty percent (20%) may be approved with a conditional use permit or specific plan if various off-site improvements which benefit the general public are included in the project. In addition, a density bonus of at least twenty-five percent (25%) shall be approved if the proposed project meets the requirements of Chapter 4.2 of the California Government Code regarding dwelling units for low and moderate income households. Therefore, actual densities allowed may reach 16 to 18 units per acre when the topography, size and shape of lots will permit. While the amount of vacant land remaining within the City is minimal and is located in hillside areas, land with potential for redevelopment and infill housing is primarily found in the relatively flat areas of the City, where increased densities are feasible, thus providing adequate sites for the construction of affordable housing.

In the past, these density bonuses have been applied only to multiple family projects in the R2 and R3 zones, mostly apartments, representing a constraint to the construction of affordable housing in the single family districts. Currently, code amendments are planned to allow density bonuses in all residential zones in the City; and to clarify that density bonuses of up to 25 percent will be granted for residential projects if the units are rented to low and moderate income households for a period of 15 years, and up to 45 percent if the units are rented to low and very low income households for a period of 15 years.

#### **b. Development Standards**

The City's development standards are consistent with the parameters and policies established in the General Plan and reflect an attempt to balance housing needs with infrastructure capacities and environmental considerations. Standards regulating development within the City are similar to those being used by other surrounding communities and will not inhibit the development of a range of housing types within the City. A complete listing of the City's development standards, by zoning district, is presented in Appendix B.

The densities in which the potential new housing sites identified in Figure 1 can be developed will affect their housing unit production. However, these densities were not arbitrarily established but, rather, respond to prevailing natural conditions. Approximately 80 percent of the vacant, residentially designated land within the City exists as hillsides that are difficult and costly to develop. As such, these areas have been allocated for low density residential uses. Conversely, the relatively flat and more readily developable areas have been designated for higher density residential development. Moreover, recent experience has clearly shown that, with the application of density bonuses incorporated into the City's zoning code, affordable housing can be built under the densities established by the General Plan.

#### **c. Parking Standards**

Parking standards are currently similar to those used in other cities: a two-car garage required for each single family dwelling and 2.5 spaces required per unit for multiple

family dwellings where one space shall be in a garage. Guest spaces are included in the 2.5 requirement. It does not appear that these standards have constrained affordable housing development in the past. However, in order to provide greater incentives for the construction of affordable housing, more flexible parking standards are now being considered for senior citizen and other low income housing.

**d. Open Space Exactions**

Open space exactions/setback requirements in Grand Terrace are also very similar to those used in other cities where the maximum lot coverage allowed varies from 40 to 60 percent of the lot, thereby providing: 1) sufficient usable open space, especially in backyards; 2) enough space for a car to park in the front driveway approach to the garage; and 3) enough separation between residences to ensure protection of privacy. In the case of multiple family housing, 40 percent open space is required to provide common social or recreational amenities/facilities for children, adults and elderly on-site. Our experience indicates that this standard has not been a deterrent to past affordable housing projects.

**e. Design Review Standards**

The City does not have design standards or guidelines which constrain development in its residential districts. Single and multi-family units are reviewed on a case-by-case basis for high quality construction and compatibility with existing surrounding architecture. The basic philosophy of the City's design review process is to arrive at a product that meets the City's goals and is financially feasible for the developer.

Unlike larger cities, the City of Grand Terrace has only one board (i.e., its Planning Commission) which performs various review functions. Therefore, the design review process is shorter than in other cities in the area. On the other hand, in the past, many small projects required a public hearing. However, the City is currently processing code amendments to eliminate the public hearing requirement for small projects, such as room additions, accessory structures, etc. These projects will be processed administratively by City staff. Other improvements that have been or are currently being made to streamline the design review/permit process are:

- Implementation of one-step review process whereby the applicant comes to one counter to receive information about the entire process. The Planning Department routes the plans to other reviewing agencies and the case planner reports to the applicant within 30 days.
- Implementation of an applicant-friendly approach whereby staff provides significant attention to applicants, up front, to explain and inform them to the process and basically serve as an expeditor instead of a regulator, while City standards are being enforced.
- When staff realizes that an applicant does not have sufficient funds to comply with City codes in constructing proposed improvements, staff directs the



applicant to the City's rehabilitation loan officer to apply for a property rehabilitation loan. The property is inspected free of charge and the applicant receives direct personal assistance in preparing the necessary paperwork to verify loan eligibility and in preparing design plans for the improvements.

- Implementation of a project management approach, whereby a case planner follows/monitors a project from initial sketches to issuance of a certificate of occupancy through all departments and agencies. This allows applicants to have more certainty about the status of their projects and to plan and acquire financing while a project is under review. The case planner is responsible for knowing the status of a project within the process at any point in time. This also assists the City in ensuring implementation of conditions of approval.
- Implementation of easy to read "How to Do" lists for all requirements for planning and building plancheck, thereby facilitating submission of complete applications and saving applicants trips to the Planning Department.

In summary, any constraints posed by the design review/permit process in the past are being eliminated.

#### **f. Second Unit Ordinance**

The City adopted a second unit ordinance with the Zoning Code amendments of 1988 (Chapter 18.69 of Zoning Code). Second family units are now permitted to code in all single family residential districts. Second family units, unless properly monitored and maintained, may negatively affect local property values. Therefore, the City does not encourage their construction unless they provide housing for senior citizens. The City intends to revise the ordinance to ensure that specific standards meet State law and do not constrain the provision of affordable housing. Second units will be eligible for partial financing with Redevelopment Agency funds when proposed at specifically identified sites within the City and intended for occupancy by senior citizens.

#### **g. Manufactured Housing**

The City of Grand Terrace Zoning Code, Chapter 18.66, addresses manufactured housing. Currently, it permits manufactured housing only in the R1-7.2 Residential District and within mobile home park areas. The code does not allow manufactured housing in the lower density R1-10 and R1-20 Districts. This may have been a constraint to the installation of such units in the City. However this chapter is currently being revised to comply with State law, which stipulates that manufactured units shall be allowed in all residential districts on permanent foundations so long as they are no more than ten years old and meet federal and local standards.

## **2. Building Codes**

In addition to land use controls, local building codes also affect the cost of housing. Grand Terrace has adopted the Uniform Building Code which establishes minimum



construction standards. These minimum standards cannot be revised to be less stringent without sacrificing basic safety considerations and amenities. No major reductions in construction costs are anticipated through revisions to local building codes. However, working within the framework of the existing codes, the City will continue to implement planning and development techniques that lower costs and facilitate new construction to the extent possible.

### 3. Development Fees

As in the case of its processing requirements, the City's development fees are still quite low when compared with surrounding areas. The results of a recent survey of nearby cities are presented in Appendix C. The fees that are charged by the City are a reflection of the time and effort that must be expended by City staff in order to properly review development plans. The City will continue to conduct periodic surveys (both formal and informal) of other cities in the Grand Terrace area to ensure that local processing costs do not become a constraint on housing production.

### 4. Permit Processing

The processing time needed to obtain development permits and required approvals is often cited as a prime contributor to the high cost of housing. Additional time may be necessary for environmental review, depending on the location and nature of a project. Unnecessary delays will add to the cost of construction by increasing land holding costs. Interest payments and inflation. Although these review processes may take a substantial amount of time, they are necessary to integrate a new development into the local urban environment.

In response to State law, California cities have been working to improve the efficiency of permit and review processes by providing one-stop processing, thereby eliminating duplication of effort. The passage of Assembly Bill 884, which took effect on January 1, 1978, has also helped to reduce government delays by: 1) limiting processing time in most cases to one year; and 2) eliminating some "red tape" by requiring agencies to specify the information required to complete an acceptable application.

In Grand Terrace, the average processing time for a development application is 1-2 months. The City of Grand Terrace has fully implemented the provisions of AB 884, as well as more recent legislation requiring the establishment of "one-stop" permit coordination. Moreover, the City has established a site and architectural review board which consists of the members of the Planning Commission. This board meets the first and third Mondays of each month to review all new construction proposals. It should also be mentioned that, based on periodic surveys conducted by the City, local processing times are quite shorter than those experienced in surrounding communities.

Recent improvements to the City's design review/permit process were discussed earlier in this section of the element.

## **5. Development Costs**

The individual components of overall housing cost include land, construction (both labor and material) and finance costs. Of these, financing is the largest individual cost factor with which a developer and, ultimately the home buyer or renter, must contend.

The degree of which these factors have constrained local housing production is not unique to the City of Grand Terrace, but is a condition that has been rather uniformly experienced throughout the Southern California area. For example, the current (1998) building costs in Grand Terrace (including land and improvements) range from \$80 to \$100 per square foot, based on building permit information compiled by the City's building and safety consultant. These prices are comparable to those in surrounding communities for comparable properties with similar development opportunities.

Recognizing the constraints posed by these cost factors, the City intends to take actions aimed at mitigating these constraints to the extent possible. These actions are outlined in the Housing Program section of this element (Section VII).

## **6. Service and Facility Infrastructure**

Before a development permit is granted, it must be determined that public services and facility systems are adequate to accommodate any increased demand generated by a proposed project.

At present, all vacant residentially designated land within the City is in close proximity to the infrastructure systems (i.e., utilities and streets necessary to provide service). While construction of local interior street and minor utility extensions would be required in some cases, the overall extent would not be great; the location of streets and utility lines is shown in Sections E and F of the Master Environmental Assessment included in the City's General Plan. No street extensions or major service system improvements would be necessary for development of multi-family designated areas directly adjacent to Mt. Vernon Avenue or single-family designated areas in the western portion of the City, west of the AT & SF railroad tracks. Service systems are adequate to provide for the higher densities expected to be associated with low- and moderate-income developments.

## **7. Utilization of State and Federal Assistance Programs**

The degree to which the City of Grand Terrace may participate in State and Federal housing programs is constrained by the nature of those programs, eligibility requirements and funding limitations. The relatively high cost of housing in the City is somewhat of a deterrent to the use of certain programs, i.e., Section 8 Existing and Moderate Rehabilitation, CHFA Direct Lending, etc., by private developers/property owners. This is due to the relatively low housing costs (purchase price or rent) permitted under these programs. Recent and further proposed reductions in funding levels also represent an impediment to the utilization of these programs.

## **8. Jobs/Housing Balance**

In response to the requirements of the Federal Clean Air Act, the State of California has formulated a State Implementation Plan (SIP) that sets forth the measures that are necessary to ensure the attainment and maintenance of the National Ambient Air Quality Standards (NAAQS) contained in the Act. As a means of carrying out the SIP and ensuring that the NAAQS are attained in the South Coast Air Basin, in which the City of Grand Terrace is located, the Southern California Association of Governments and the South Coast Air Quality Management District have adopted a Regional Air Quality Management Plan (AQMP). The AQMP, in turn, requires all jurisdictions within the South Coast Air Basin to revise their general plans to be consistent with the SIP. A local general plan is consistent with the SIP if the development allowed thereunder is consistent with the jobs/housing balance ratios in the SIP.

In responding to the requirements of the SIP, SCAG has formulated a Regional Growth Management Element that addressed future job and housing growth within the region. That plan promotes the concept of balancing job growth and housing production with the various subregions of Southern California as a means of addressing serious air quality and transportation issues. The "Jobs/Housing Balance" concept forwards the idea that if people can live and work within the same community, the Southern California region as whole will benefit from reduced traffic congestion and improved air quality.

As defined by SCAG, a balanced subregion or community is one having an employment to housing ratio of 1.2 jobs per dwelling unit. Recent SCAG data estimated that there are approximately 2,653 combined public and private sector jobs within the City of Grand Terrace. By comparison, there are currently 4,706 dwelling units within the City. This translates into an employment to housing ratio of 0.56 jobs per dwelling unit, and indicates that the City is "jobs poor" and "housing rich." Therefore, adherence to the jobs/housing balance ratios in the SIP represents an actual constraint on the expansion of housing opportunities within the City since the City is "jobs poor" and needs to stress the development of jobs, rather than housing.





## VI. THE HOUSING GOALS, OBJECTIVES AND POLICIES

This section of the Housing Element sets forth the City's goals, objectives and policies relative to previously identified needs, recognizing the constraints that limit the City in its ability to affect local housing needs.

Housing goals are statements of the aspirations of the community, and represent the ends to which housing efforts and resources are directed. Statements of objectives are more specific and provide guidelines for actions and later evaluation. Statements of policy are more specific still, and provide well-defined guidelines for decision making.

The proper basis for any plan of action is a well-integrated set of goals. Such policy statements provide guidance to local decision makers in dealing with housing related issues and express the desires and aspirations of the community. The following goals are intended to give direction to the City's housing program:

- Provide and encourage a supply of housing suitable to the needs and sufficient in number to serve existing and projected residents of Grand Terrace.
- Promote and encourage housing opportunities, accessible to employment centers and quality community services for all economic segments of the community.
- Promote and encourage housing opportunities regardless of age, sex, ethnic background, marital status, physical handicap or family size.
- Promote and encourage the rehabilitation of deteriorated dwelling units, and the conservation of the currently sound housing stock.

### A. Housing Availability and Production

Goal No. 1: Provide and encourage a supply of housing suitable to the needs and sufficient in number to serve existing and projected residents of Grand Terrace.

- Objective 1.1: Promote and encourage construction of new housing units on suitable vacant and underutilized property until such time as all vacant or underutilized land had been developed.
  - Policy 1.1.1: Promote and encourage development of housing which varies by type, design, form of ownership and size.
  - Policy 1.1.2: Maximize use of remaining vacant land suitable for residential development.
  - Policy 1.1.3: Promote and encourage infill housing development and more intensive use of underutilized land for residential construction.
  - Policy 1.1.4: Encourage the use of innovative land use techniques and construction methods to minimize housing costs without compromising basic

health, safety and aesthetic considerations.

- Policy 1.1.5: Strive to provide incentives for and otherwise encourage the private development of new affordable housing for low- and moderate-income households.
- Policy 1.1.6: Facilitate construction of low- and moderate-income housing to the extent possible.
- Policy 1.1.7: Periodically reexamine local building and zoning codes for possible amendments to reduce construction costs without sacrificing basic health and safety considerations.
- Policy 1.1.8: Continue a policy of expeditious processing of residential development proposals and permits.
- Objective 1.1.2: Seek HCD certification of the Housing Element in a manner consistent with the goals and objectives of the City General Plan.
  - Policy 1.2.1: Amend the Barton Road Specific Plan to promote a village atmosphere in the downtown that will encourage a mix of residential and commercial activity.
  - Policy 1.2.2: Promote mixed use development with senior citizen housing in the Barton Road Specific Plan areas.
  - Policy 1.2.3: Provide Redevelopment Agency assistance and bond financing to qualified developments to obtain new senior citizen housing in the Barton Road Specific Plan area.

Goal No. 1A: Preserve the affordability of existing residential units in the City.

- Objective 1A.1: Preserve the affordability of identified at risk units.
  - Policy 1A.1.1: Continue to negotiate with the Forest City Management Company to secure a refinancing arrangement that will preserve the 111 Highland Apartment units as affordable through the year 2020.

## **B. Housing Affordability**

Goal No. 2: Promote and encourage housing opportunities, accessible to employment centers and quality community services for all economic segments of the community.

Goal No. 2A: Promote and encourage housing opportunities regardless of age, sex, ethnic

background, marital status, physical handicap or family size.

- Objective 2.1: Promote construction or availability of housing units affordable to all income groups, including those with incomes at or below 50 percent of County median income.
  - Policy 2.1.1: Continue a policy of expeditious processing of residential development proposals and permits.
  - Policy 2.1.2: Encourage a wide range of housing types, prices and ownership forms in new construction.
  - Policy 2.1.3: Emphasize and promote the role of the private sector in the construction of low- and moderate-income housing.
  - Policy 2.1.4: Support the development of cost saving and energy conserving construction techniques.
  - Policy 2.1.5: Assist private developers in identifying and preparing land suitable for lower-income housing developments.
  - Policy 2.1.6: Encourage the inclusion of units for low- and moderate-income families as part of private sponsored housing developments.
  - Policy 2.1.7: Support efforts of private lenders to provide alternative financing methods to make homeownership available to a greater number of households.
  - Policy 2.1.8: Streamline administrative procedures for granting approvals and permits and establish time limits for such approvals to minimize time, costs and uncertainty associated with development.
  - Policy 2.1.9: Provide zoning, subdivision and construction incentives to minimize the cost of new and rehabilitated units.
  - Policy 2.1.10: Promote mixed use development with senior citizen housing, 30% of which would be available to "very low" income households, in the Barton Road Specific Plan.
  - Policy 2.1.11: Provide Redevelopment Agency assistance and bond financing to qualified developments to obtain 15 units in the Barton Road Specific Plan area that are affordable to "very low" income senior citizen households.
  - Policy 2.1.12: Expend the entire excess surplus of the 20% housing set-aside fund, as required by CRL, for qualified low and moderate income housing activities.

- Policy 2.1.13: Continue operation of the City Housing Office, established in 1995, to administer and monitor City housing programs to low and moderate income residents.
- Policy 2.1.14: Commit existing and future housing set-aside dollars to continue and expand the City's existing first time home buyer assistance program as needed to meet the community's low and moderate income housing needs, as described in this Housing Element.
- Policy 2.1.15: Commit existing and future housing set-aside dollars to provide rental subsidies to qualified tenants of the Highlands Apartments, to ensure the units are affordable to at least 57 "very-low" income households.
- Objective 2.2: Promote the affordability of existing housing units for low- and moderate-income households by capturing Federal housing assistance subsidies for the benefit of eligible City residents.
  - Policy 2.2.1: Actively assist the San Bernardino County Housing Authority in placing Section 8 certificates in the community.
  - Policy 1.1.8: Maintain and enhance the low density character of existing residential neighborhoods.
  - Policy 2.2.2: Investigate and pursue programs and funding sources designed to maintain and/or improve the affordability of existing housing units to low- and moderate-income households.

## C. Housing Condition

Goal No. 3: Promote and encourage the rehabilitation of deteriorated dwelling units and the conservation of the currently sound housing stock.

- Objective 3.1: Promote the rehabilitation of deteriorated dwellings.
  - Policy 3.1.1: Promote utilization of rehabilitation assistance programs to alleviate overcrowded conditions and to remove architectural barriers.
  - Policy 3.1.2: Encourage the rehabilitation of deteriorating owner-occupied and rental housing.
  - Policy 3.1.3: Take action to promote the removal and replacement of those substandard units which cannot be rehabilitated.
  - Policy 3.1.4: Upgrade community facilities and municipal services as community needs warrant.



- Policy 3.1.5: Encourage use of rehabilitation assistance programs to make residences more energy efficient.
- Policy 3.1.6: Commit existing and future housing set-aside dollars to continue and expand the City's housing rehabilitation program as needed to meet the community's low and moderate income housing needs, as described in this Housing Element.
- Policy 3.1.7: Expand the City's housing rehabilitation program to involve qualified multifamily units as needed to meet the community's low and moderate income housing needs, as described in this Housing Element.
- Objective 3.2: Promote maintenance of currently sound housing.
  - Policy 3.2.1: Utilize public information and assistance programs to encourage repair before deterioration occurs.
  - Policy 3.2.2: Monitor housing conditions in Grand Terrace annually.
  - Policy 3.2.3: Prevent the encroachment of incompatible uses into established residential neighborhoods.
  - Policy 3.2.4: Sustain a high standard of maintenance for all publicly owned property.
  - Policy 3.2.5: Preserve the physical character of existing neighborhoods.
  - Policy 3.2.6: Encourage the maintenance of sound owner-occupied and rental housing.
  - Policy 3.2.7: Maintain and enhance the low density character of existing residential neighborhoods.



## VII - THE HOUSING PROGRAM

This Housing Program sets forth a multi-year schedule of actions for Grand Terrace to implement housing policies and to achieve the City's housing goals and objectives. The anticipated impact, responsible agency, potential funding, and timetable for each action is discussed. The area of impact, i.e., City-wide or certain census tracts, has also been identified.

The anticipated accomplishments have been quantified where possible. These estimates were generated on the basis of past performance as well as the resources that are available to the City for addressing local housing needs. In this respect, the anticipated accomplishments are realistic. A summary of quantifiable housing objectives is presented at the conclusion of this section in Table 16.

Upon implementation, the housing program presented in this document is intended to eliminate all identified existing housing needs in the City of Grand Terrace through City build-out, and all regional housing requirements for the City for the planning period 1989-1998. Major components of this housing program are as follows:

- During the years 1989-91, the City provided bond financing and density bonuses to successfully provide 556 new multifamily housing units at the Highlands Apartments, 111 of which are affordable to low income households.
- The City is currently in the process (1997-98) of allocating redevelopment tax increment funds and negotiating with the property owner to subsidize 57 of the market rate Highlands Apartment units to make these units affordable to very low income households.
- The City has established a Housing Office for the administration and monitoring of low and moderate income housing opportunities. The City plans to continue operation of this Housing Office through the planning period.
- The City Housing Office has utilized redevelopment tax increment (20% set aside) funds to initiate a first-time home buyer purchase program which has resulted in the rehabilitation of substandard single family units, and their resale to low and moderate income homeowners. To date, 11 homes have been rehabilitated and sold to qualified low and moderate income households. The City plans to continue and expand this program during the planning period as needed to meet the community's low and moderate income housing needs, as described in this Housing Element.
- The City Housing Office has utilized redevelopment tax increment funds to initiate a rehabilitation loan program to provide financial assistance to homeowners needing to repair and maintain their homes. To date the City rehab loan program has assisted 133 households, consisting of 105 moderate income households, 22 low income households and 6 very low income households. The City plans to continue and expand this program during the planning period as needed to meet the community's low and moderate income housing needs, as described in this Housing Element.
- The City Housing Office is utilizing redevelopment tax increment funds to initiate a rehabilitation loan program to provide financial assistance for the repair and upgrade of multifamily rental buildings that rent to low and moderate income households. The City is

planning to undertake this program during the planning period as needed to meet the community's low and moderate income housing needs, as described in this Housing Element. Currently, the City is marketing this program and will continue to do so during the planning period.

- The City has initiated a zoning amendment to include mixed use development in the downtown. This amendment to the Barton Road Specific Plan will allow mixed use development consisting of both medium/high density residential and commercial. The City has allocated redevelopment tax increment funds and will offer bond financing to qualified developers interested in undertaking a mixed use residential development that will permit approximately 50 senior citizen town home developments, provided 30% (at least 15) of the units are affordable to very low income senior households.

This housing program represents a continuing and meaningful effort on the part of the City of Grand Terrace to expand the local supply and affordability of housing.

**A. Actions in Support of Housing Availability and Production**

Action 1.a: The City's Planning and Engineering Departments will continue to expedite the processing of plans for proposed housing projects that are affordable to low and moderate income households.

Action 1.b: The City will amend the Barton Road Specific Plan to allow a mix of commercial and medium/high density residential development.

Action 1.c: The City will amend its Zoning Code to allow for manufactured housing in all residential zones in accordance with State law.

Action 1.d: The City will adopt an amendment to its density bonus ordinance to meet the requirements of State density bonus law. The density bonuses and incentives will be made available for any for-sale or rental, single family or multifamily development of five or more units, when requested by a developer who agrees to restrict affordability of the units for a minimum of 30 years, as follows:

- 20% of the total units affordable to lower income households; or
- 10% of the total units affordable to very-low income households; or
- 50% of the total units to Senior citizens.

Additional incentives may include, but not be limited to, reduced site development standards or zoning code requirements, direct financial assistance, waived, reduced, or deferred fees, approval of mixed-use zoning in conjunction with the housing development, or other regulatory incentive which would result in an identifiable cost avoidance or reduction, or a density bonus of more than 25%. Allocation of the specific additional incentives will be made on a case-by-case basis, depending on resources available to the City from which to grant the incentive, and the particular needs of the development to ensure affordability.

Action 1.e: The City's Redevelopment Agency will continue to allocate funds, a process which began in 1993, for the upgrading and expansion of mobile home parks within the City. The City Manager's Office has solicited proposals for an initial project, but has yet to receive positive response from the mobile home park owners/residents.



Action 1.f: The City will amend the Barton Road Specific Plan to permit development of senior citizen very low, low and moderate income housing.

Action 1.g: The City Manager's Office will offer low interest bond financing and redevelopment tax increment assistance in the form of land write down to qualified developers for the construction of mixed use senior development, with the expectation that at least 50 senior units will be provided and a requirement that 30% of the units (at least 15) will be affordable to the "very low" income.

Action 1.h: The Grand Terrace Redevelopment Agency, in conjunction with the City's Planning and Building Departments, will prepare an annual report describing the results of the past year's progress in meeting the housing needs of the community. Specific quantifiable data is to be provided showing the proportion of units and households assisted and the number of units constructed, rehabilitated and conserved.

Action 1.i: The City Manager's office will continue to utilize the services of the Inland Mediation Board, through an existing contract with the County of San Bernardino, for fair housing, landlord tenant dispute resolution and senior shared housing. Monthly activity reports will be obtained from the Inland Mediation Board in order to monitor local compliance with fair housing laws.

Action 1.j: The City Manager's office will continue to utilize the services of the San Bernardino County Housing Resource Board, through an existing contract with the County of San Bernardino, to provide outreach and educational information on State and Federal fair housing laws.

Action 1.k: The City Manager's office will pursue participation in the San Bernardino County Mortgage Revenue Bond Financing Programs for the development of single and multi-family housing (see descriptions of these programs in Appendix D), if feasible, and as developer interest warrants.

Action 1.l: The City's Planning Department will continue to utilize the City's General Plan and Zoning Code to provide adequate, suitable sites for the development of approximately 544 new housing units by build out of the community, 94 of which would be affordable to low and very low income households.

Action 1.m: The City's Planning Department will continue to create and maintain an inventory of vacant and underutilized sites suitable for housing development. This information will be distributed to developers in order to facilitate housing production.

## **B. Actions in Support of Housing Affordability**

Action 2.a: Continue an outreach campaign to solicit participation of private developers in affordable housing programs. This will be accomplished by compiling and subsequently maintaining a roster of interested firms, which will be notified when opportunities arise.

Action 2.b: Continue participation in the Section 8 Leased Housing Assistance Program administered by San Bernardino County Housing Authority. This will be achieved through coordinated City and County community outreach.

Action 2.c: Continue operation of the City Housing Office, established in 1994, to administer and monitor City housing programs, and to provide information regarding various types of State and Federally funded housing programs available through the County of San Bernardino and the City of Grand Terrace.

Action 2.d: Continue to research the possibility of expanding Section 8, Leased Housing Assistance Program to include Section 8, existing funds to subsidize mobile home space rentals.

Action 2.e: Continue to utilize procedures for the provision of density bonuses or other incentives for housing development incorporating low- and moderate-income units.

Action 2.f: Federally-subsidized rental housing developments are not always financially feasible at current mortgage interest rates. In such situations, use the existing authorities of the Redevelopment Agency to issue tax-exempt mortgage revenue bonds (SB 99) to provide below-market rate long-term financing for such projects. These funds should be used exclusively for low-income households.

Action 2.g: The City's Redevelopment Agency will issue tax exempt mortgage revenue bonds to provide long-term, below market rate financing for the construction of rental and sales housing affordable to low and moderate income households, if feasible, and as developer interest warrants.

Action 2.h: The City's Planning Department will continue to process and approve requests for the establishment of residential care facilities, in accordance with Section 1566.3 of the Health and Safety code, as a means of providing long-term transitional housing for very low income persons.

Action 2.i: The City's Planning Department will continue to participate in and provide staff support for the various homeless programs operated by the San Bernardino County Homeless Coalition.

Action 2.j: The City Manager's Office will offer to open facilities at City Hall and the City Yard to provide emergency shelter during times of extreme weather or hardship.

Action 2.k: The City Housing Office will continue to promote and operate the first time buyer purchase assistance program to rehabilitate deteriorated single family homes and then resell the homes to qualified low and moderate income households.

Action 2.l: The City Manager's Office will offer to subsidize 57 newly constructed dwelling units at the Highlands Apartments for rent to very low income households.

### **C. Actions in Support of Maintaining and Improving Housing Condition**

Action 3.a: The City Manager's Office has amended the guidelines for the Redevelopment Agency's residential rehabilitation program to include energy conservation measures as improvements eligible for assistance thereunder.

Action 3.b: The City Manager's Office and the City's Planning and Building Departments will provide public information and technical assistance intended to encourage the continued maintenance of currently sound housing.

Action 3.c: The City's Redevelopment Agency will continue to publicize and provide financial assistance for the rehabilitation of residences owned or occupied by low and moderate income persons. This financial assistance will be made available in the form of below market rate and deferred payment loans for home rehabilitation, matching grants for the rehabilitation of rental housing and funds for the Agency to purchase and rehabilitate housing for resale to low and moderate income households. Approximately \$1,500,000 in housing set-aside funds have been allocated for this purpose. Objectives are to rehabilitate six units and conserve six units per year.

Action 3.d: The City's Redevelopment Agency will allocate funds for payment of required off-site improvements for affordable housing projects.

Action 3.e: The City's Redevelopment Agency will allow for the construction of bedroom additions with funding from its residential rehabilitation program when needed to eliminate overcrowding.

Action 3.g: The City's Redevelopment Agency will allow for architectural barriers to be removed with funding from its residential rehabilitation program in order to provide barrier-free housing for handicapped or disabled persons.

Action 3.h: The City's Redevelopment Agency will continue to monitor housing conditions throughout the City in order to establish target areas for rehabilitation efforts.

Action 3.i: The City's Redevelopment Agency will continue to publicize and provide financial assistance for the rehabilitation of multifamily residences occupied by low and moderate income persons. This financial assistance will be made available in the form of below market rate and deferred payment loans and/or matching grants. Approximately \$500,000 in housing set-aside funds have been allocated for this purpose. Objectives are to rehabilitate 20 multifamily units and conserve 20 units per year.

Action 3.j: the City's Planning and Engineering Departments will review all changes in planned land uses to determine the cumulative impact on community facilities and municipal services, in order to assure that adequate facilities and service levels are provided to all residents.

Action 3.k: the City's Community Services, Planning and Building Departments will continue existing code enforcement efforts and explore new methods for eliminating deteriorated or unsightly property conditions in residential areas.

Action 3.l: The City Manager's Office and the City's Planning Department will assist in distributing information to the public regarding energy audits that are performed by the Southern California Edison Company.

Action 3.m: the City's Building Department will continue to require the incorporation of energy conserving appliances, fixtures and other devices into the design of new residential units as means to reduce long-term housing costs and enhance affordability.

Action 3.n: The City's Building Department will continue to require that all new residential development complies with the energy conservation requirements of Title 24 of the California Administrative Code as a means to lower long-term housing costs.



Table 16

**CITY OF GRAND TERRACE  
HOUSING PROGRAM OBJECTIVES  
1989-1999**

Program Action	No. of Units to be Constructed/ Rehabilitated/ Provided	No. of Households to be Assisted	Responsibility	Funding Source	Timetable
A. Actions in Support of Housing Availability and Production					
<u>Action 1.a:</u> Expedite the processing of plans for proposed housing projects that are affordable to low and moderate income households.			City Planning and Engineering Departments	Department Budget	1989-1999
<u>Action 1.b:</u> Introduce an amendment to the Barton Road Specific Plan that will allow a mix of commercial and medium/high density residential development.			City Planning Department	Department Budget	1997-1999
<u>Action 1.c:</u> Introduce an ordinance to amend the City's Zoning Code to allow for manufactured housing in all residential zones in accordance with State law.			City Planning Department	Department Budget	1997-1999
<u>Action 1.d.:</u> Amend the City's Density Bonus Ordinance to be consistent with state law.			City Planning Department	Department Budget	1997-1999
<u>Action 1.e:</u> Introduce an amendment to the Barton Road Specific Plan to establish permit development of senior citizen very low, low and moderate income housing.			City Planning Department	Department Budget	1997-1999



<u>Action 1.f:</u> Provide opportunities for low interest bond financing and redevelopment tax increment assistance in the form of land write down to qualified developers for the construction of mixed use senior development, with the expectation that at least 50 senior units will be provided and a requirement that 30% of the units (at least 15) will be affordable to the "very low" income. (Up to \$1,500,000 in redevelopment housing set-aside funds have been allocated to finance the land write-down. This is proposed as a one-time subsidy.)	50	15	City Manager's Office  Redevelopment Agency	Bond financing, Redevelopment Tax Increment, Private investments	1997-1999
<u>Action 1.g:</u> Prepare an annual report describing the results of the past year's progress in meeting the housing needs of the community. Specific quantifiable data is to be provided showing the proportion of units and households assisted and the number of units constructed, rehabilitated and conserved.			Redevelopment Agency, in conjunction with City's Planning and Building Departments	Department Budgets	1989-1999
<u>Action 1.h:</u> Continue to utilize the services of the Inland Mediation Board, through an existing contract with the County of San Bernardino, for fair housing, landlord tenant dispute resolution and senior shared housing. Monthly activity reports will be obtained from the Inland Mediation Board in order to monitor local compliance with fair housing laws.			City Manager's Office	Department Budget	1989-1999
<u>Action 1.j:</u> Continue to utilize the services of the San Bernardino County Housing Resource Board, through an existing contract with the County of San Bernardino, to provide outreach and educational information on State and Federal fair housing laws.			City Manager's Office	Department Budget	1989-1999
<u>Action 1.k:</u> Continue to pursue participation in the San Bernardino County Mortgage Revenue Bond Financing Programs for the development of single and multi-family housing (see descriptions of these programs in Appendix E), if feasible, and as developer interest warrants.			City Manager's Office	Department Budget, Redevelopment tax increment and mortgage revenue bond	1989-1999

<u>Action 1.l:</u> Utilize the City's General Plan and Zoning Code to provide adequate, suitable sites for the development of approximately 459 new housing units by build out of the community. (See Table 13)	544	94	City Planning Department	Redevelopment as increment, density bonuses, mortgage revenue bonds and private sector investments	1989-1999
<u>Action 1.m:</u> Maintain an inventory of vacant and underutilized sites suitable for housing development. This information will be distributed to developers in order to facilitate housing production.			City Planning Department	Department Budget	1989-1999
B. <u>Actions in Support of Housing Affordability</u>					
<u>Action 2.a:</u> Continue an outreach campaign to solicit participation of private developers in affordable housing programs.			City Planning Department	Department Budget	1989-1999
<u>Action 2.b:</u> Continue participation in the Section 8 Leased Housing Assistance Program administered by San Bernardino County Housing Authority.			City Planning Department	Department Budget	1989-1999
<u>Action 2.c:</u> Continue operation of the City Housing Office to administer and monitor City housing programs, and to provide information regarding various types of State and Federally funded housing programs.			City Planning Department	Department Budget	1994-1999
<u>Action 2.d:</u> Continue to research the possibility of expanding Section 8, Leased Housing Assistance Program to include Section 8, existing funds to subsidize mobile home space rentals.			City Planning Department	Department Budget and Section 8 assistance	1989-1999
<u>Action 2.e:</u> Continue to utilize procedures for the provision of density bonuses or other incentives for housing development incorporating low- and moderate-income units.			City Planning Department	Private sector investments	1989-1999

<u>Action 2.f:</u> Use the existing authorities of the Redevelopment Agency to issue tax-exempt mortgage revenue bonds (SB 99) to provide below-market rate long-term financing for such projects.			Redevelopment Agency	Redevelopment tax increment	1989-1999
<u>Action 2.g:</u> Utilize bonding authorities to issue tax-exempt mortgage revenue bonds to provide below market interest rate financing available for the construction of rental and sales housing affordable to low and moderate income households			Redevelopment Agency	Mortgage Revenue Bond	1989-1999
<u>Action 2.h:</u> Continue to process and approve requests for the establishment of residential care facilities.			City Planning Department	Department Budget	1989-1999
<u>Action 2.i:</u> Continue to participate in and provide staff support for the various homeless programs operated by the San Bernardino County Homeless Coalition.			City Planning Department	Department Budget	1989-1999
<u>Action 2.j:</u> Offer to open facilities at City Hall and the City Yard to provide emergency shelter during times of extreme weather or hardship.			City Manager's Office	Department Budget and Redevelopment tax increment	1997-1999
<u>Action 2.k:</u> Continue to promote and operate the first time buyer purchase assistance program to rehabilitate deteriorated single family homes and then resell the homes to qualified low and moderate income households. (To date, approximately \$2,100,000 has been expended for this program. This includes program start-up costs, and the cost of purchase, rehab and loans to buyers. An additional \$10,500,000 in redevelopment housing set-aside funds has been allocated to finance the first time home buyer purchase assistance program over the next 15 years.)			City Housing Office	Redevelopment tax increment	1994-1999
<u>Action 2.l:</u> Allocate funds and promote offer to subsidize 57 newly constructed dwelling units at the Highlands Apartments for rent to very low income households. (Up to \$1,633,716 in redevelopment housing set-aside funds have been allocated to finance the rental subsidies for 15 years.)		57	City Manager's Office	Redevelopment tax increment	1997-1999
C. <u>Actions in Support of Maintaining and Improving Housing Condition</u>					

<u>Action 3.a:</u> Administer amended guidelines for the Redevelopment Agency's residential rehabilitation program.			City Manager's Office	Department Budget	1989-1999
<u>Action 3.b:</u> Provide public information and technical assistance intended to encourage the continued maintenance of currently sound housing.			City Housing Office, City Planning Department and City Building Department	Department Budgets	1989-1999
<u>Action 3.c:</u> Continue to publicize and provide financial assistance in the form of loans for the rehabilitation of residences owned or occupied by low and moderate income persons. Objectives are to rehabilitate six units and conserve six units per year. To date, this objective has been achieved ((To date, \$321,400 of redevelopment tax increment funds have been expended on this housing loan rehab program. Up to \$1,500,000 in redevelopment housing set-aside funds have been allocated to finance the housing loan rehabilitation program for 15 years.)			City Housing Office	Redevelopment tax increment	1994-98
<u>Action 3.d:</u> Allocate funds for payment of required off-site improvements for affordable housing projects.			Redevelopment Agency	Redevelopment tax increment	1989-1999
<u>Action 3.e:</u> Allow for the construction of bedroom additions with funding from its residential rehabilitation program when needed to eliminate overcrowding.			City Housing Office	Redevelopment tax increment	1994-98
<u>Action 3.g:</u> Allow for architectural barriers to be removed with funding from its residential rehabilitation program in order to provide barrier-free housing for handicapped or disabled persons.			City Housing Office	Redevelopment tax increment	1994-98
<u>Action 3.h:</u> Monitor housing conditions throughout the City in order to establish target areas for rehabilitation efforts.			City Housing Office and Redevelopment Agency	Redevelopment tax increment	1994-98
<u>Action 3.i:</u> Publicize and provide financial assistance for the rehabilitation of multifamily residences occupied by low and moderate income persons. This financial assistance will be made			City Housing Office and Redevelopment	Redevelopment tax increment	1996-98



available in the form of below market rate and deferred payment loans and/or matching grants. Objectives are to rehabilitate 20 multifamily units and conserve 20 units per year. (Up to \$500,000 in redevelopment housing set-aside funds have been allocated to finance the multifamily rehab program for 15 years.)			Agency		
<u>Action 3.j:</u> Review all changes in planned land uses to assure that adequate facilities and service levels are provided to all residents.			City Planning Department and City Engineering Department	Department Budget	1989-1999
<u>Action 3.k:</u> Continue existing code enforcement efforts and explore new methods for eliminating deteriorated or unsightly property conditions in residential areas.			City Planning Department and City Building Department	Department Budget	1989-1999
<u>Action 3.l:</u> Distribute information to the public regarding energy audits that are performed by the Southern California Edison Company.			City Planning Department and City Building Department	Department Budget	1989-1999
<u>Action 3.m:</u> Continue to require the incorporation of energy conserving appliances, fixtures and other devices into the design of new residential units.			City Building Department	Department Budget	1989-1999
<u>Action 3.n:</u> Continue to require that all new residential development complies with the energy conservation requirements of Title 24 of the California Administrative Code as a means to lower long-term housing costs.			City Building Department	Department Budget	1989-1999

## D. Anticipated Accomplishments

Focusing on the current planning period (1989-98), the City expects that a total of 647 additional units will be provided during this period and that at least 556 of these units will be affordable to low and moderate income households. These estimates meet or exceed the housing needs identified in SCAG's RHNA, except in the upper income category which is expected to be 299 units short of SCAG's estimate. These estimates reflect actual units already constructed during this planning period, plus City priority plans to provide units affordable to the very low income through rental subsidies and senior citizen housing subsidies.

As shown in Table 17, the actions presented in this Housing Element will generate an estimated 661 additional housing units by build-out of the community. Of these units, 563 units (77 percent of additional units) would be affordable to moderate, low and very low income households. These anticipated production levels exceed the need estimates developed by SCAG. Therefore, the City clearly has adequate sites to accommodate local and its share of the regional need for low and moderate income housing.

<p align="center"><b>Table 17</b></p> <p align="center"><b>NEW CONSTRUCTION HOUSING GOALS</b></p> <p align="center"><b>AND ANTICIPATED ACCOMPLISHMENTS</b></p> <p align="center"><b>1989-1998</b></p>							
1. Income Category of Household	2. Number of Units Needed per SCAG[1]	3. Number of Units Already Provided this Period[2]	4. Difference (Column 2 minus 3) [3]	5. New Assisted Units City Expects to Provide [4]	6. Total Units to be Provided this Period	7. Total Number of Additional Units that Could be Provided at Build-out	8. Total Units to be Provided this Period Plus Additional Units that Could be Provided at Build-out (Column 6 plus 7)
Very Low	72	0	- 72	72	72	108 [6]	180
Low	83	111	+ 28	0	111	94 [7]	205
Moderate	100	445	+ 345	0	373 [5]	289 [8]	662
Upper	320	91	- 299	0	91	170 [9]	261
Totals	575	647	- 72	72	647	661	1,308
<p>[1] Estimated needs taken directly from SCAG's RHNA.</p> <p>[2] Number of units already provided reflects actual housing already constructed during this planning period. Years and anticipated impact of programs initiated by City.</p> <p>[3] Difference between number of units SCAG has determined to be needed and number actually constructed in the City during this planning period.</p> <p>[4] Number of units City expects to be provided over planning period reflecting actual housing immediate housing action programs to be undertaken by the during this planning period, including rental subsidies and subsidized senior units.</p> <p>[5] Total moderate units this period subtracts 57 new units at the Highlands Apartments that will be subsidized and converted to very low income housing.</p> <p>[6] Units consist of transitional housing (in the form of additional residential care facilities), and second units to be market initiated. (See Table 14.)</p> <p>[7] Number of units to be provided through market initiated density bonuses. (See Table 13)</p> <p>[8] Number of medium and high density units to be provided through market construction. (See Table 13)</p> <p>[9] Number of low density single family units to be provided through market construction. (See Table 13)</p>							

In addition to new construction accomplishments, the City of Grand Terrace expects to continue and expand its rehabilitation and conservation efforts, as needed to meet the community's low and moderate income housing needs, as described in this Housing Element. (See Table 18, below.) Focusing on the current planning period (1989-98), the City expects that a total of 225 single and multifamily units will be rehabilitated. This estimate is based on current and projected activity of the City's first time home-buyer purchase assistance program and housing rehabilitation program. In addition, the City expects that a total of 625 single and multifamily units will be conserved through the continuing efforts of its code enforcement program.

Table 18			
COMBINED HOUSING GOALS AND ANTICIPATED ACCOMPLISHMENTS			
1989-1998			
Income Category	New Construction	Rehab	Conservation
Very Low-Income	72	18	164
Low-Income	111	42	362
Moderate-Income	373	165	98
Above Moderate	91	-	41
<b>TOTAL</b>	<b>647</b>	<b>225</b>	<b>665</b>

#### E. Priorities

As previously indicated, the ability of the City of Grand Terrace to affect local housing needs is limited by the resources available for this purpose. These resources include land, enabling legislation, political leverage or housing expertise, and funding. Local governments in particular are constrained by the availability of funding for housing-related activities.

In order that available resources are used most effectively, thereby maximizing the benefits derived therefrom, a prioritization of local housing needs is essential as a guide in distributing those resources. Therefore, where conflict may arise in the implementation of this housing program, the City shall allocate its limited resources on the basis of the following priorities:

- Priority 1** Expansion of the local housing supply in terms of both market-rate and affordable housing through mixed use development in the Barton Road Specific Plan area.
- Priority 2** Provide opportunities for rental subsidies at the new Highland Apartments to assist very low income households.
- Priority 3** Maintenance and improvement of the existing housing stock through continuance and expansion of the City's housing rehabilitation and code enforcement programs.
- Priority 4** Preservation of existing affordable housing opportunities through the

continuance and expansion of the City's first time home buyer purchase assistance program.



## **VIII - OPPORTUNITIES FOR ENERGY CONSERVATION**

As non-renewable energy resources have been progressively depleted and energy costs continue to rise, homeowners have become increasingly aware of energy conserving measures primarily as a means to offset and control the rising costs of fuel. While the use of alternative energy sources is most advantageous in developing new housing, there are numerous energy conserving measures which can be retrofitted onto existing and older housing which conserve the use of non-renewable fuels and save money.

These opportunities for energy conservation have been translated into actions in the preceding Housing Program section of this element (e.g., residential rehabilitation program expanded to include energy conservation measures as improvement eligible for assistance, incorporation of energy conserving appliances, fixtures and other devices into the design of new residential units, etc.

### **A. Insulation and Weatherproofing**

Most older homes were built during times when there was little concern for the use of oil and natural gas for heating purposes. Additionally, the window and door opening fixtures were intended primarily for passage of light into the home. While many of these fixtures were designed to meet these basic requirements, minimal effort was expended to assure air-tight closures when both exterior doors and windows were closed. To conserve the heat generated by gas or oil fired heating units and minimize the heat loss ratio, older homes can be insulated in the attic space and exterior walls. Windows and exterior doors can also be fitted with air-tight devices, caulking, or other means to maximize heating and cooling efforts.

### **B. Natural Lighting**

Daytime interior lighting costs can be significantly reduced or eliminated with the use of properly designed and located skylights. Skylights can be easily installed at reasonable expense in existing houses, thereby substantially reducing electricity costs and energy consumption.

### **C. Solar Energy**

Solar energy is a practical, cost effective, and environmentally sound way to heat and cool a home. In California, with its plentiful year-round sunshine, the potential uses of solar energy are numerous. With proper building designs, this resource provides for cooling in the summer and heating in the winter; it can also heat water for domestic use and swimming pools and generate electricity.

Unlike oil or natural gas, solar energy is an unlimited resource which will always be available. Once a solar system is installed, the only additional costs are for the maintenance or replacement of the system itself. The user is not subject to unpredictable fuel price increases. Moreover, solar energy can be utilized without any serious safety or environmental concerns.

Solar heating and cooling systems are of three general types: passive, active, or a combination thereof. In passive solar systems, the building structure itself is designed to collect the sun's energy, then store and circulate the resulting heat similar to a green house. Passive buildings are typically designed with a southerly orientation to maximize solar exposure, and constructed with dense materials such as concrete or adobe to better absorb the heat. Properly placed windows and overhanging eaves also contribute to keeping a house cool.

Active systems collect and store solar energy in panels attached to the exterior of a house. This type of system utilizes mechanical fans or pumps to circulate the warm/cool air, while heated water can flow directly into a home's hot water system.

Although passive systems generally maximize use of the sun's energy and are less costly to install, active systems have greater potential application to both cool and heat the house and provide hot water. This may mean lower energy costs for Grand Terrace residents presently dependent on conventional fuels. The City encourages the use of passive solar systems in new residential construction to improve energy efficiency for its citizens.

#### **D. Water Conservation**

Simple water conservation techniques can save a family thousands of gallons of water per year, plus many dollars in water and associated energy consumption costs. Many plumbing products are now available which eliminate unnecessary water waste by restricting the volume of water flow from faucets, shower heads, and toilets. The use of plant materials in residential landscaping that are well adapted to the climate in the Grand Terrace area can also measurably contribute to water conservation by reducing the need for irrigation, much of which is often lost through evaporation.

A family can also save water by simply fixing dripping faucets and using water more conservatively. In addition, such conservation practices save on gas and electricity needed to heat water and the sewage system facilities needed to treat it. By encouraging residents to conserve water and retrofit existing plumbing fixtures with water saving devices, the City can greatly reduce its water consumption needs and expenses.

#### **E. Energy Audits**

The Southern California Edison Company provides energy audits to local residents on request. Many citizens are not aware of this program. The City will aid in expanding this program by supplying the public with pertinent information regarding the process including the appropriate contacts. Energy audits are extremely valuable in pinpointing specific areas in residences which are responsible for energy losses. The inspections also result in specific recommendations to remedy energy inefficiency.

#### **F. New Construction**

The City of Grand Terrace will continue to require the incorporation of energy conserving appliances, fixtures, and other devices into the design of new residential units. The City will

also continue to review new subdivisions to ensure that each lot optimizes proper solar access and orientation to the extent possible. Additionally, the City will consider enacting an ordinance that prohibits property owners from obstructing the solar access of their neighbors. Two State laws enacted in 1978 (the Solar Rights Act and the Solar Shade Control Act) offer a variety of methods to preserve solar access.





## IX - APPENDICES



## **APPENDIX A**

### **SCAG Regional Housing Needs Assessment and State Department of Finance Data**





TABLE 4: REGIONAL HOUSING NEEDS ASSESSMENT - EXISTING NEED

SAN BERNARDINO COUNTY - LOWER INCOME HOUSEHOLDS PAYING MORE THAN 30% OF INCOME FOR SHELTER (OVERPAYMENT)

JURISDICTION	1988 HOUSEHOLDS	LINES	LINES OVERPAYING FOR SHELTER			TOT-OWNERS	LINE OVERPAYMENT BY TENURE AND INCOME				
			TOTAL	VERY LOW	LOW		VL-OWNERS	LOW-OWNERS	TOT-RENTERS	VL-RENTERS	LOW-RENTERS
ADELANTO	1,978	1,359	735	433	302	124	41	83	611	392	219
BARSTOW	7,530	2,831	1,164	742	422	337	185	151	827	556	271
BIG BEAR LAKE	2,370	1,148	553	343	208	176	102	75	375	241	134
CHINO	14,376	3,393	1,717	970	747	566	267	300	1,150	702	447
COLTON	11,956	5,906	2,062	1,319	743	467	255	212	1,595	1,062	533
FONTANA	23,183	8,972	4,014	2,549	1,465	1,486	851	634	2,528	1,697	831
GRAND TERRACE	3,545	798	257	129	128	91	47	45	164	81	83
LOMA LINDA	5,061	2,444	1,102	641	460	128	62	66	974	580	394
MONTCLAIR	8,233	2,989	1,574	844	730	384	215	169	1,191	630	561
NEEDLES	1,989	879	259	180	79	55	45	10	203	134	69
ONTARIO	39,479	14,015	6,523	3,643	2,880	1,664	904	759	4,860	2,739	2,121
RANCHO CUCANONGA	29,844	5,879	3,069	1,380	1,689	1,723	736	986	1,346	643	703
REDLANDS	20,870	7,513	3,218	1,960	1,258	804	493	311	2,414	1,467	947
RIALTO	19,665	6,411	2,774	1,517	1,259	1,126	585	541	1,648	930	718
SAN BERNARDINO	54,473	27,345	11,775	6,942	4,834	2,782	1,402	1,180	8,993	5,340	3,653
UPLAND	22,783	6,767	3,308	1,824	1,484	631	332	298	2,679	1,493	1,186
VICTORVILLE	10,118	4,735	2,064	1,062	1,001	464	184	279	1,598	878	720
UNINCORP. AREA	150,348	68,559	24,573	13,847	10,726	10,229	5,625	4,604	14,344	8,222	6,122
COUNTY TOTAL	427,801	171,963	70,741	40,324	30,416	23,236	12,532	10,704	47,501	27,789	19,712

TABLE 10 - SAN BERNARDINO COUNTY

## FUTURE HOUSING NEEDS BY INCOME CATEGORY

(25% IMPACTION AVOIDANCE ADJUSTMENT AND FURTHER ADJUSTMENT FOR HIGHLY IMPACTED LOCALITIES)

JURISDICTIONS	TOTAL	VL INC	LOW INC	MOD INC	HIGH INC	LOWER INC (XVL & L)	HIGHER INC (XMOD & UP)
ADELANTO	680	109	202	176	192	45.8X	54.2X
BARSTOV	877	137	198	197	344	38.3X	61.8X
BIG BEAR LAKE	784	116	205	131	332	41.0X	59.0X
CHINO	2,447	288	392	439	1,329	27.8X	72.3X
COLTON	3,326	505	693	803	1,326	36.0X	64.0X
FONTANA	6,640	1,004	1,590	1,285	2,761	39.1X	60.9X
GRAND TERRACE	575	72	83	100	321	26.9X	73.1X
LOMA LINDA	882	136	194	193	358	37.5X	62.5X
MONCLAIR	655	103	142	138	274	37.2X	62.8X
NEEDLES	297	52	76	43	125	43.2X	56.8X
ONTARIO	6,385	1,009	1,333	1,303	2,741	36.7X	63.3X
RANCHO CUCAMONGA	9,568	1,117	1,258	1,729	5,463	24.8X	75.2X
REDLANDS	3,981	593	882	726	1,781	37.0X	63.0X
RIALTO	3,264	803	1,011	1,026	2,424	34.5X	65.5X
SAN BERNARDINO	8,021	1,159	1,865	1,799	3,198	37.7X	62.3X
UPLAND	3,641	504	673	666	1,798	32.3X	67.7X
VICTORVILLE	3,542	620	843	718	1,342	41.9X	58.2X
UNINCORPORATED	35,703	6,362	8,794	6,966	13,581	42.5X	57.5X
COUNTY TOTAL	93,269	14,689	20,434	18,436	39,690	37.7X	62.3X
		15.8X	21.9X	19.8X	42.6X		

# RENA FUTURE NEEDS FACTORS

TABLE 17

SAN BERNARDINO COUNTY

JURISDICTION	FIVE YEAR 7/89-7/94 FUTURE NEED	HOUSEHOLD GROWTH 7/89-7/94	TOTAL VACANCY ADJUSTMENT	DEMOLITION ADJUSTMENT
ADELANTO	680	653	26	2
BARSTOW	877	772	96	8
BIG BEAR LAKE	785	722	18	45
CHINO	2,447	2,462	-126	112
COLTON	3,326	3,421	-125	30
PONTANA	6,640	6,509	33	98
GRAND TERRACE	575	658	-83	0
LOMA LINDA	882	853	27	2
MONTCLAIR	655	581	68	7
NEEDLES	297	268	21	8
ONTARIO	6,385	6,647	-359	97
RANCHO CUCAMONGA	9,568	9,057	496	15
REDLANDS	3,981	4,027	-109	63
RIALTO	5,260	5,377	-151	33
SAN BERNARDINO	8,021	8,838	-1,210	393
UPLAND	3,641	3,467	154	20
VICTORVILLE	3,542	3,602	-85	25
UNINC. & NEW C.	35,703	34,778	926	0
COUNTY TOTAL	93,267	92,691	-382	958

TABLE 25

## RENA HOUSEHOLD GROWTH

JURISDICTION	SAN BERNARDINO COUNTY		
	TOTAL JAN 1988 (DOF)	HOUSEHOLDS JULY 1994 (GMA-4M)	HOUSEHOLD GROWTH 7/89-7/94
ADELANTO	1,978	2,827	653
BARSTOW	7,530	8,534	772
BIG BEAR LAKE	2,370	3,309	722
CHINO	14,376	17,576	2,462
COLTON	11,956	16,403	3,421
PONTANA	23,183	31,645	6,509
GRAND TERRACE	3,543	4,401	658
LOMA LINDA	5,061	6,170	853
MONTCLAIR	8,233	8,988	581
NEEDLES	1,989	2,337	268
ONTARIO	39,479	48,120	6,647
RANCHO CUCAMONGA	29,844	41,618	9,057
REDLANDS	20,870	26,105	4,027
RIALTO	19,665	26,655	5,377
SAN BERNARDINO	54,473	65,962	8,838
UPLAND	22,783	27,290	3,467
VICTORVILLE	10,118	14,800	3,602
UNINC. & NEW C.	150,348	195,559	34,778
COUNTY TOTAL	427,801	548,299	92,691



TABLE 22

RENA VACANCY ADJUST. T

JURISDICTION	SAN BERNARDINO COUNTY						TOTAL VACANCY ADJUSTMENT
	TOTAL	1/88 UNITS	1988	1987	EXISTING	ADDTL	
	HOUSING UNITS 1/88	SNGL. FAM. PROPORTION	IDEAL VAC. R	ACTUAL VAC. R.	VACANCY NEED 1988	VACANCY NEED 89-94	
ADELANTO-V	2,391	0.356	3.93	9.40	0	26	26
BARSTOW	8,020	0.633	3.10	2.20	72	24	96
BIG BEAR LAKE-V	8,062	0.837	2.49	3.00	0	18	18
CHINO	15,213	0.728	2.82	4.10	-195	69	-126
COLTON	13,127	0.570	3.29	5.10	-238	113	-125
FONTANA	25,132	0.706	2.88	3.50	-155	188	33
GRAND TERRACE	3,779	0.786	2.64	5.31	-101	17	-83
LOMA LINDA-V	5,883	0.593	3.22	4.40	0	27	27
MONTCLAIR	8,841	0.645	3.07	2.50	50	18	68
NEEDLES	2,175	0.634	3.10	2.50	13	8	21
ONTARIO	40,315	0.633	3.10	4.50	-565	206	-359
RANCHO CUCAMONGA	31,665	0.742	2.77	2.00	245	251	496
REDLANDS	22,347	0.674	2.98	4.00	-229	120	-109
RIALTO	20,959	0.770	2.69	4.10	-295	145	-151
SAN BERNARDINO	58,571	0.614	3.16	5.70	-1,489	279	-1,210
UPLAND	24,455	0.636	3.09	2.90	47	107	154
VICTORVILLE	10,661	0.594	3.22	5.10	-201	116	-85
WINING & NEW C.-V	202,387	0.780	2.66	4.40	0	926	926
COUNTY TOTAL	503,983	0.711	2.87	4.30	-3,040	2,658	-382

V = "Second Home Community" Adjustment of Existing Vacancy Need.

TABLE 39  
 RENA DEMOLITION ADJUSTMENT  
 SAN BERNARDINO COUNTY  
 1984-86  
 ACTUAL DEMOLITION  
 JURISDICTION DEMOLITIONS ADJUSTMENT

ADELANTO	1	2
BARSTOW	5	8
BIG BEAR LAKE	27	45
CHINO	67	112
COLTON	18	30
PONTANA	59	98
GRAND TERRACE	0	0
LOMA LINDA	1	2
MONTCLAIR	4	7
NEEDLES	5	8
ONTARIO	58	97
RANCHO CUCAMONGA	9	15
REDLANDS	38	63
RIALTO	20	33
SAN BERNARDINO	236	393
UPLAND	12	20
VICTORVILLE	15	25
UNINC. & NEW C.	0	0
COUNTY TOTAL	575	958

SAN BERNARDINO COUNTY POPULATION AND HOUSING ESTIMATES  
JANUARY 1, 1989

CA. DEPARTMENT OF FINANCE  
DEMOGRAPHIC RESEARCH UNIT  
PRINTED 04/25/89

CITY	POPULATION			HOUSING UNITS						PERSON PER HOUSE- HOLD
	TOTAL	HOUSE- HOLD	GROUP QUARTER	TOTAL	- SINGLE FAMILY - DETACHED ATTACHED	- MULTI-FAMILY - 2 TO 4 5 PLUS	MOBILE HOMES	OCCU- PIED	% VACANT	
CONTROLLED										
DELANTO	5848	5834	12	2778	935 28	604 881	330	2281	17.83	2.558
ARSTOW	21104	21028	78	8101	4701 401	849 1379	771	7812	8.04	2.782
IG BEAR LAKE	8388	8368	0	8388	8783 43	353 781	488	2589	89.13	2.480
HINO	86755	48548	8207	15430	10813 377	777 2890	473	14380	6.80	3.378
DLTON	37705	37590	115	14085	7973 300	651 4511	830	13360	5.01	2.814
ONTANA	77871	77820	451	27177	18492 385	1879 8109	632	25758	8.23	3.010
RAND TERRACE	10858	10708	153	4128	2843 227	142 857	259	3823	7.38	2.800
IGHLANDS	28828	28644	184	10238	6980 200	865 1814	779	9431	7.88	2.828
OMA LINDA	13939	13038	901	6214	3013 688	975 1123	435	5339	14.08	2.442
ONTCLAIR	25802	25810	192	8804	8135 628	1005 1815	821	8278	7.08	3.094
EDDLES	5475	5473	2	2324	1340 70	244 237	433	2088	10.24	2.824
NTARIO	124280	123570	690	41833	25018 958	4347 9459	2051	40788	2.80	3.030
ANCHO CUCAMONGA	104727	104387	330	34448	24475 822	988 7223	983	32381	8.97	3.223
EDLANDS	58833	57883	1970	23138	14783 801	1885 4877	830	21431	7.37	2.700
IALTO	84313	84028	287	21813	18414 332	1728 1889	1238	20428	8.49	3.138
AN BERNARDINO	153680	147281	8378	59285	34372 1782	4720 14871	3840	55448	8.48	2.858
WENTYNINE PALMS	11145	11145	0	5152	3938 128	368 338	381	4277	18.88	2.808
PLAND	83948	82497	451	28128	14438 1881	2855 8838	848	23802	8.47	2.702
ICTORVILLE	31530	31530	184	12128	8781 243	830 2707	1888	11850	2.30	2.881
OTAL INCORPORATED	802282	881688	20588	330480	208288 8833	25324 88984	18951	305042	7.70	2.890
WINCORPORATED	422359	408690	13889	187208	149732 4401	8821 17187	17085	145482	28.24	2.810
COUNTY TOTAL	1324811	1290358	34255	527688	389020 14334	34145 86151	34038	450504	14.83	2.884





## **APPENDIX B**

### **Residential Development Standards by Zoning District**



TABLE 18.10.040  
Site Development Standards

DEVELOPMENT ISSUE	RH	R20	R10	R72	R2	R3
Area (Minimum square feet)	- *	20,000	10,000	7,200	10,000	12,000
Width (Minimum linear feet)	- *					
* Interior Lot	- *	100	60	60	60	60
* Corner Lot	- *	100	70	70	70	70
Lot Depth (Minimum linear feet)	- *	150	100	100	100	100
Street Frontage (Minimum linear feet)	- *	50	40	40	40	40
Setbacks (Minimum linear feet)	- *					
* Front Yard	- *	25 <sup>b</sup>	25 <sup>b</sup>	25 <sup>b</sup>	25 <sup>b</sup>	25 <sup>b</sup>
* Rear Yard	- *	35 <sup>b</sup>	35 <sup>b</sup>	20 <sup>b</sup>	20 <sup>b</sup>	20 <sup>b</sup>
* Side Yard	- *					
- Interior Lot	- *					
With Garage	- *	10 <sup>b</sup>	10 <sup>b</sup>	10 <sup>b</sup>	10 <sup>b</sup>	10 <sup>b</sup>
Without Garage	- *	5 <sup>b</sup>	5 <sup>b</sup>	5 <sup>b</sup>	5 <sup>b</sup>	10 <sup>b</sup>
- Corner Lot	- *					
Streetside	- *	15 <sup>b</sup>	15 <sup>b</sup>	15 <sup>b</sup>	15 <sup>b</sup>	15 <sup>b</sup>
Not Streetside	- *	5 <sup>b</sup>	5 <sup>b</sup>	5 <sup>b</sup>	5 <sup>b</sup>	10 <sup>b</sup>

TABLE 18.10.040 (Cont.)  
Site Development Standards

DEVELOPMENT ISSUE	RH	R20	R10	R72	R2	R3
Density (Allowable dwelling units per acre)	- *	1-2	1-4	1-5	1-9	1-12 <sup>c</sup>
Living Area (Minimum square feet)	- *	1,350 <sup>d</sup>	1,350 <sup>d</sup>	1,350 <sup>d</sup>	1,350 <sup>d</sup>	1,350 <sup>d</sup>
* Single Family	- *	1,350 <sup>d</sup>	1,350 <sup>d</sup>	1,350 <sup>d</sup>	1,350 <sup>d</sup>	1,350 <sup>d</sup>
* Duplex, Triplex, Fourplex and Multiple Family	-	-	-	-	800 <sup>d</sup>	800 <sup>d</sup>
- One (1) Bedroom	-	-	-	-	1,000 <sup>d</sup>	1,000 <sup>d</sup>
- Two (2) Bedroom	-	-	-	-		
Height (Maximum linear feet)	- *	35 *	35 *	35 *	35 *	35 *
Lot Coverage (Maximum percent)	- *	40	50	50	60 <sup>f</sup>	60 <sup>f</sup>
Distance Between Buildings (Minimum linear feet)	- *	5	5	5	20	20

Table 18.10.040 Footnotes

- a. A specific plan shall be required for all proposed projects (including tentative parcel or tract maps) which include any property located within this district. Such a specific plan shall establish site development standards on a project by



Table 18.10.040 Footnotes (Continued)

- c. 1) A density bonus of up to twenty percent (20%) may be approved with a conditional use permit or specific plan if various off-site improvements which benefit the general public are included in the project.
- 2) A density bonus of at least twenty-five percent (25%) shall be approved if the proposed project meets the requirements of Chapter 4.2 of the California Government Code regarding "Lower" and "Low or Moderate Income Households" dwelling units.
- d. For the purposes of this Chapter, the following terms shall be defined as follows:
  - "Living area" shall be defined as the enclosed area of a residential dwelling unit, excluding porches, patios, carports, garages, storage areas, or auxiliary rooms.
  - "Multiple Family" shall be defined as one (1) or two (2) bedroom units only.
- e. In the R1-7.2 District, accessory structures shall not exceed ten (10) feet in height unless approved by the Site and Architectural Review Board, and in no case shall exceed twenty (20) feet in height. In the R1-20, R1-10, R2 and R3 Districts accessory structures shall not exceed twenty (20) feet in height.
- f. Not more than the permitted percent of the total parcel may be devoted to main and accessory structures, parking areas, driveways and covered patios. The remaining percent of the total parcel shall be devoted to open areas such as landscaping, lawn, outdoor recreational facilities, incidental to residential development, including swimming pools, tennis courts, putting greens, uncovered patios and walkways. Said open areas shall consist of not less than two hundred (200) square feet of open space per dwelling unit.



TABLE 18.10.030

## Permitted Uses

USES	RH	R20	R10	R72	R2	R3
<b>A. Residential Uses</b>						
Single Family (Detached)	P	P	P	P	P	P
Single Family (Attached) (Duplexes, Triplexes, and Fourplexes consisting of One (1) and/or Two (2) Bedroom Units Only)	-	-	-	-	P	P
Multiple Family Units (Planned Unit Developments consisting of One (1) and/or Two (2) Bedroom Units Only)	-	-	-	-	P	P
Manufactured Housing (As Permitted Per Chapter 18.66)	-	-	-	P	-	-
Mobile Home Park	-	-	-	-	C	C
<b>B. Residential Accessory Uses</b>						
Accessory Structure	P	P	P	P	P	P

TABLE 18.10.030 (Cont.)

## Permitted Uses

USES	RH	R20	R10	R72	R2	R3
Second Family Unit (As Permitted Per Chapter 18.69)	-	C	C	C	-	-
Guest House	C	C	C	C	C	C
Private Garage	P	P	P	P	P	P
Private Swimming Pool	P	P	P	P	P	P
Home Occupation (As Permitted Per Chapter 5.06)	P	P	P	P	P	P
Keeping of Cats and Dogs (Maximum of Two (2) Each)	P	P	P	P	P	P
Other Accessory Uses (As Approved by the Planning Director)	P	P	P	P	P	P
C. Other Uses						
Churches (Minimum Three Acre Parcel)	C	C	C	C	C	C
Schools (Private and Parochial)	C	C	C	C	C	C



TABLE 18.10.030 (Cont.)

## Permitted Uses

USES	RH	R20	R10	R72	R2	R3
Public Park and Playground	P	P	P	P	P	P
Public Facilities (And Quasi- Public)	C	C	C	C	C	C
Day Care Center (With Six (6) or Less Children)	P	P	P	P	P	P
Day Care Center (With Seven (7) or More Children)	C	C	C	C	C	C
Residential Care Facility (With Six (6) or Less Patients)	P	P	P	P	P	P
Residential Care Facility (With Seven (7) or More Patients)	C	C	C	C	C	C
Utility or Service Facility	C	C	C	C	C	C
Outdoor Recreation Facility	C	C	C	C	C	C
D. Temporary Uses						
Temporary Uses (As approved by the Planning Director)	P	P	P	P	P	P

TABLE 18.10.030 (Cont.)

Permitted Uses

USES	RH	R20	R10	R72	R2	R3
Temporary Trailers (As Approved by the Planning Director)	P	P	P	P	P	P

**APPENDIX C**  
**Development Fees**





DEVELOPMENT FEE SURVEY - OCTOBER 1989

	<u>GRAND TERRACE</u>	<u>RIALTO</u>	<u>COLTON</u>	<u>LOMA LINDA</u>	<u>FONTANA</u>
<b>STREET CAPITAL IMPROVEMENT AND MAINTENANCE FEE</b>					
Residential - each single family unit	\$680	None	No set fee, analyzed on a case-by-case basis and reviewed by City Traffic Engineer.	For all new construction or addition in excess 50% of the value or square footage of the original building, the applicant shall dedicate to the City any required right-of-way and shall install at his own expense all required street improvements (i.e., sidewalks, curb and gutter, etc.) in accordance with City standards.	For \$0 to \$25,000 valuation \$40 plus 5% of const. costs  For \$25,001 to \$50,000: \$1,290 plus 4.50% of const. costs over \$25,000.  For \$50,001 to \$75,000 valuation: \$2,015 plus 4% of const. costs over \$50,000.  For \$75,001 to \$100,000 valuation: \$3,015 + 3.50% const. costs over \$75,000.  For \$100,000 and over valuation \$4,290 plus 3% const. costs over \$100,000
Apartment or multiple family unit	\$413	None			
Mobilehomes - each unit	\$413				
Industrial - Commercial per acre or fractional part thereof	\$400				
<b>PARK CAPITAL IMPROVEMENT FEE</b>					
Residential - each single family unit	\$414	\$1,640, \$1,242 if in M.W. Specific Plan Area.	\$200 per unit	SFRs: \$571.14/per unit  Two to four dwelling units: \$443.12/per unit	SFRs: \$1,102 Duplexes: \$918 Triplexes, Fourplexes: \$11
Apartment - each apt. or multiple family unit	\$303	\$815-\$845/unit		Five dwelling units or more: \$433/unit	Five dwelling units or more: \$784
Mobilehomes - each unit	\$303			Mobilehomes \$412.54/per unit	Mobilehomes: \$732
Industrial - Commercial per acre or fractional part thereof or dedicate an area of land for park purposes having a fair market value equivalent to the fees which would be payable in accordance with schedule of fees	\$110				
<b>STORM DRAIN CAPITAL IMPROVEMENT FEE</b>					
Residential - each single family unit	\$500	\$4,312 to \$8,694 per acre, depending on location.	No set fee	\$5,350 per acre	\$4,500 per acre
Apartments - each unit	\$450				
Mobilehomes - each unit	\$450				
Industrial and Commercial per acre	\$500				
<b>SCHOOL IMPACT FEE</b>					
School Impaction Fee	\$1,678 per unit	\$1.56/sf. of res. space	\$1.56/sf. of res. space	\$1.56/sf. for residential and \$0.26/sf. for commercial/Industrial	Same as Loma Linda



## **APPENDIX D**

### **Potential Funding Mechanisms for Housing Actions**





## FEDERAL PROGRAMS

### Section 8 Existing

Under this program the Federal government assists lower-income households so that they expend no more than 30 percent of their monthly income on decent, sanitary housing. Rental assistance payments that constitute the difference between 30 percent of the household's monthly income and the fair market rent for the unit under contract are made monthly to the property owner by local housing agencies. In order to be eligible for such assistance a household's annual income must not exceed 80 percent of the median family income for the Primary Metropolitan Statistical Area (SMSA) in which it resides. In order for a rental unit to qualify it must rent within fair market rents (FMRs) established by the Federal Department of Housing and Urban Development (HUD).

### Section 8 Moderate Rehabilitation

Under this program housing assistance payment (HAP) contracts can be executed between local governments and participating property owners for units that have undergone moderate rehabilitation. Contracts can be executed for a five-year term, renewable for up to 15 years. Landlords are required to make a minimum investment of \$2,000 per unit for upgrading in structures containing 12 or fewer units, or \$1,000 per unit in structures have more than 12 units. Contract rents may be approved up to 120 percent of the fair market rents for the Section 8 Existing Program.

The Moderate Rehabilitation program, like other Section 8 programs, has no pre-designed financing mechanism for owners. The local government would be expected to market the program to private lenders, as well as to owners. However, a city could provide financing through its Community Development Block Grant (CDBG) funds, if it so desired. In this manner, a city could "piggy-back" long-term Section 8 Moderate Rehabilitation HAP contracts with CDBG-funded rehabilitation loans.

### Section 8 New Construction

This Program is designed to develop new affordable housing for the elderly, the handicapped or lower-income families. Sponsors of assisted housing under this program may be individuals, profit or nonprofit organizations or public housing agencies. Proposals are submitted directly to HUD by interested sponsors. When a proposal is accepted by HUD, a rental assistance contract is executed between HUD and the owner under which HUD agrees to make payments equivalent to the difference between 30 percent of an eligible household's monthly income and the fair market rent for the unit under contract. Such payments can be made for a specified term of up to 20 years, or up to 40 years for projects assisted by a loan or loan guarantee from a State or local agency. The Section 8 New Construction program does not provide construction financing. But the rental assistance contract can be pledged as security for financing.

### Section 202

This program provides for long-term direct loans from HUD to private nonprofit sponsors to finance rental or cooperative housing facilities for elderly and handicapped persons. Households of one or more persons, the head of which is at least 62 years old or is handicapped, are eligible tenants. In tandem with construction financing, tenants may receive rental assistance from a national set-aside of Section 8 funds.

### Section 106(b) - Seed Money Loans

Section 106(b) provides for interest-free seed money loans to non-profit sponsors to cover 80 percent of the preconstruction expenses in planning low- and moderate-income housing projects. At present the loans are being made only in connection with Section 202 loans for housing for the elderly and handicapped. The seed money is repaid from the permanent mortgage loan proceeds.

Eligible expenses include organization costs, legal, consultant, architectural, preliminary site engineering, application, and construction loan fees and site options.

### Community Development Block Grant

Through the Community Development Block Grant (CDBG) program, HUD provides grants and loans to local governments for funding a wide range of community development activities. No local match is required.

A city can help to facilitate the construction of low- and moderate-income housing through the use of its Community Development Block Grant. For example, CDBG funds can be used to upgrade public works such as sewers needed to serve new residential construction. These funds could also be used for: 1) acquisition and disposition of real property, 2) public facilities and improvements, 3) slum clearance activities, 4) public services, 5) interim assistance, 6) payment of non-Federal share of a grant-in-aid program, 7) relocation, 8) removal of architectural barriers to the physically handicapped, and 9) privately-owned utilities.

CDBG assistance may also be used for the following rehabilitation and preservation activities: 1) rehabilitation of public residential structures, 2) modernization of public housing, 3) rehabilitation of private properties, 4) temporary relocation assistance, 5) code enforcement, and 6) historic preservation.

Except in limited circumstances, Community Development Block Grants may not be used for new construction of housing.

## STATE PROGRAMS

### California Housing Financing Agency (CHFA) - Direct Lending

Under this program, CHFA provides mortgage loans to profit-oriented developers, nonprofit sponsors and local housing agencies for the construction or rehabilitation of housing developments containing five or more units. The agency lends directly to the sponsor through its loan underwriting process. A project usually receives a loan from the agency accompanied by a commitment of rental assistance for all or a portion of the units. The rental assistance allocations are made by HUD under the Section 8 program but are administered by CHFA. The agency sells long-term tax exempt bonds to provide up to 40-year mortgage financing.

### California Housing Finance Agency - Home Ownership and Home Improvement Loan (HOHI) Program

Under this program, local governments designate areas that are in need of rehabilitation and request CHFA financing for the purchase and/or rehabilitation of housing by low- and moderate-income persons. Local lenders, in turn, purchase commitments from CHFA to originate and service loans in the designated areas. Loans are made by private lenders to owner occupants and, in some circumstances, to non-occupant investors. These below market rate loans are insured and may be used for: 1) rehabilitation only, 2) purchase only, 3) purchase and rehabilitation; and 4) refinancing with rehabilitation. In order to qualify for a loan under this program, a household's annual income must not exceed 120 percent of the County median income.

### California Self-Help Housing Program

The California Self-Help Housing Program (CSHHP), formerly the California Housing Advisory Service, provides grants and loans to local government agencies and nonprofit corporations that assist low- and moderate-income families to build or rehabilitate their homes with their own labor. Mortgage and technical assistance funds are available. CSHHP technical assistance grants are used to cover the various administrative and training costs associated with the provision of technical assistance to self-help households. These services include: training and supervision of self-help builders; project planning; loan packaging and



counseling services; and workshops. Mortgage assistance funds are used to reduce the cost of the self-help units.

#### Mobile home Park Assistance Program

The Mobile home Park Assistance Program (MPAP) provides financial and technical assistance to low-income mobile home park residents or to organizations formed by park residents who wish to own and/or operate their mobile home parks. The technical assistance component of the program was established in 1983 by AB 1008 (McClintock). In 1984, SB 2240 (Seymour) established a revolving loan fund which added the financial assistance component to the program. MPAP loans bear a 7 percent interest rate per annum. Conversion loans must be repaid within 3 years. The repayment of blanket and individual loans may be scheduled for up to 30 years.

#### Farm Labor Housing Rehabilitation Loan Program

The Farm Labor Housing Rehabilitation Loan Program (FLHRLP) was established in 1986 to help meet the housing needs of agricultural employees in California through the rehabilitation of existing farm labor housing that is not in compliance with the Employee Housing Act. The Program, which will become operational in 1987, will provide up to 50 percent matching loan funds to owners of farm labor housing as defined in the Employee Housing Act. The maximum interest rate under the Program is 7 percent and payments may be deferred. The initial loan term is 5 years, and there is an option to extend for up to 5 years. Eligible expenses include site preparation, demolition and off-site work; architectural, engineering and other fee-related services in connection with the planning, execution or financing of the project; materials and labor.

#### Emergency Shelter Program

The Emergency Shelter Program (ESP) provides direct grants to local government agencies and nonprofit corporations that shelter the homeless on an emergency basis. Eligible grant activities include: rehabilitation; expansion of existing facilities; site acquisition (lease/purchase or site and/or facility); equipment purchase; one-time rent to prevent eviction; vouchers; and administration costs (no more than 5 percent of any single grantee award). New construction is not an eligible program activity.

#### Special User Housing Rehabilitation Program

The Special User Housing Rehabilitation Program (SUHRP) was enacted in 1983 by SB 26 (Petrus) as an outgrowth of the Demonstration Housing Rehabilitation Program for the Elderly and Handicapped, which was established in 1979. The program utilizes a 3 percent, 30-year deferred payment loan, which provides up-front subsidies for the rehabilitation and/or acquisition of substandard housing. SUHRP funds may be used for acquisition and/or rehabilitation of: substandard apartments which will be occupied by the elderly; group residences and apartments which will be occupied by the physically, developmentally or mentally disabled; and residential hotels, which will be occupied by low- or very-low-income persons.

#### Predevelopment Loan Program

The Predevelopment Loan Program (PLP) provides 7 percent loans to local government agencies and nonprofit corporations. The loans can be used for a variety of predevelopment expenses incurred in securing the long term financing for the production or rehabilitation of subsidized low-income housing in both rural and urban areas. Loan terms range from one to three years. Loan funds may be used to purchase land or land options; pay advance fees for architectural, engineering, consultant, and legal services or permits; pay bonding and applications fees; cover site preparation expenses (including water and sewer development) and other related costs. Loans are also made to eligible borrowers for land purchase to land bank sites for future development of low-income housing.

### Senior Citizens Shared Housing Program

the Senior Citizens Shared Housing Program (SCSH) provides grants to local government agencies and nonprofit corporations to assist seniors in finding others with whom they can share housing. Services funded by the grants include: outreach, information and referral, client counseling, placement and follow-up. The program results in reduced housing costs, prevention of premature institutionalization, efficient use of existing housing stock, and increased security and companionship for seniors.

### Rental Housing Construction Program

A Rental Housing Construction Incentive Fund was established via the passage of AB 333 in October 1979. Under this program, the State Department of Housing and Community Development may make cash grants to CHFA or local governments to pay for all or a portion of the development costs associated with the construction of rental housing. In exchange for such assistance, a regulatory agreement would be executed with the property owner restricting a portion of the units for occupancy by lower-income persons. The agreement would be in effect for 40 years.

As defined in the State Health and Safety Code, "development costs" means the aggregate of all costs incurred in connection with the construction of a rental housing development including: 1) the cost of land acquisition, whether by purchase or lease; 2) the cost of construction; 3) the cost of associated architectural, legal and accounting fees; and 4) the cost of related off-site improvements such as sewers, utilities and streets. These costs may be defrayed as they are incurred or an annuity trust fund may be established to reduce monthly debt service payments over the life of the regulatory agreement. In this respect, the program could operate similarly to the Federal Section 8 program. In order to be eligible for assistance, a rental housing development must contain a least five units and not less than 30 percent of the units shall be reserved for lower-income households.

### Deferred Payment Rehabilitation Loans

Established by the passage of SB 966 (Marks), Chapter 884 of 1978, and authorized in Health and Safety Code Section 50660, the Deferred-Payment Housing Rehabilitation Loan Program was designed to assist cities and counties with the rehabilitation of housing for low- and moderate-income households. With the passage of AB 333 (Hughes), Chapter 1043 of 1979, and SB 229 (Roberti), Chapter 1042 of 1979 (In September 1979), the program was expanded to include local public entities other than cities and counties and nonprofit corporations that operate housing rehabilitation programs with Federal rehabilitation funds. Loans are made to public entities and nonprofit corporations that will, in turn, lend the funds to eligible property owners in the form of 3 percent interest, deferred-payment loans.

In order for local public entity or nonprofit corporations to be eligible for loan funds from this program, it must have an operating rehabilitation program. Acceptable rehabilitation programs are outlined in the program regulations.

Generally, eligible borrowers are low- or moderate-income owner-occupants of one- to four-unit properties and non-owner-occupants of rental properties.

Loans are made to borrowers at 3 percent interest and must be repaid at the end of 5 years or upon the sale or transfer of the property, whichever comes first. Loans may be extended for additional five-year periods if owner-occupants are unable to repay the loans or, in the case of rental properties, if low-income tenants continue to benefit. There is no five-year repayment requirement on loans made to elderly owner-occupants. Local public entities/nonprofits repay the State at 3 percent interest upon collection from property owners.



## Redevelopment - Tax Increment Financing

The City of Grand Terrace established a Redevelopment Project area on September 27, 1979, with subsequent adoption of a revised Redevelopment Project in July 1981. As a result, the City is required by law to set-aside 20 percent of its tax increment funds for the purposes of increasing and improving the community's supply of affordable housing to low- and moderate-income persons (up to 120% of the County median income). Currently, the Redevelopment Agency accumulates approximately \$645,000 annually; and returns from the City's first-time home-buyer program and earnings from invested funds, the current annual fund total is \$1,387,500. In ten years, the annual fund total is projected to reach over \$2,300,000.

## LOCAL PROGRAMS

### Marks-Foran Residential Rehabilitation Act

The Marks-Foran Act authorizes cities, counties, housing authorities and redevelopment agencies to issue tax-exempt revenue bonds to finance residential rehabilitation. Under Marks-Foran, loans are made in areas designated for residential rehabilitation through a formal public hearing process. The community must make a commitment to enforce rehabilitation standards on 95 percent of the structures in the rehabilitation area and to provide the public improvements necessary to support rehabilitation.

Marks-Foran rehabilitation loans can be made for terms much longer than conventional loans (up to 40 years), bringing the cost within the reach of low- and moderate-income residents. The loans may be made in any amount up to a maximum of \$35,000 per unit, or 95 percent of the anticipated value of the property after rehabilitation.

Marks-Foran loans are made through qualified lenders and must be insured. Loans and insurance may be by private mortgage insurers as well as the California Housing Finance Agency (FHA), or a local agency using Community Development Block Grant Funds.

SB 170 (Marks), 1979, expanded the activities eligible for financing under the Marks-Foran Residential Rehabilitation Act to include the construction of new infill housing for low- and moderate-income persons where it has been included in the adopted rehabilitation program plan, and acquisition of real property for rehabilitation, or property which has recently been rehabilitated. No more than 35 percent of the aggregate principal amount of all loans made in a rehabilitation area can be used for these purposes.

### AB 1151 - Density Bonuses and Other Incentives

This legislation, which was enacted in October 1979, added Chapter 4.3 to the California Government Code requiring local governments to offer either density bonuses or other incentives to developers, who agree to construct either 1) 25 percent of the total units in a housing development for low- and moderate-income persons; or 2) 10 percent of the total units of a housing development for lower-income households; or 3) 50 percent of the total dwelling units of a housing development for qualified residents. This density bonus shall apply to housing developments consisting of five or more dwelling units. If a density bonus is granted, it must be at least 25 percent above the present allowable zoning. In lieu of a density bonus, a local government must provide at least two other incentives, limited only by the creativity of local officials. Incentives suggested in the legislation include: 1) exemption from park dedication requirements and the payment of fees in lieu thereof; 2) City construction of public improvements appurtenant to the proposed housing development; 3) local write-down of land costs; and 4) exemption from any provision of local ordinances which may cause an indirect increase in the cost of the units to be developed.

If the local government offers a direct financial contribution to a housing development through subsidization of infrastructure, land or construction costs, steps must be taken to assure the availability of the low- and moderate-income units for 30 years.

### Home Improvement Loans

The County of San Bernardino Department of Economic and Community Development has implemented a home improvement program which makes available loans from \$1,000 to \$15,000 for a term of up to 15 years, at 6 percent interest rate. To be eligible, persons must be owner-occupants of an eight-year or older single-family residences. Eligible owner-occupants must also have lived in San Bernardino County for at least 12 months and meet certain maximum gross income requirements based upon the individual household size.

### Repair Service Program for Senior Homeowners

the County of San Bernardino Department of Economic and Community Development has implemented a one time grant of up to \$1,500 (but can be increased dependent on the individual need) for labor and materials for the purpose of making minor repairs, weatherization and insulation. These grants are available through the County of San Bernardino including the City of Grand Terrace residents. To be eligible, the individual must be 60 years of age or more, or disabled or handicapped, be an owner occupant of a single-family dwelling or mobile home for 12 months or more and meet certain annual gross income requirements based on the number of persons per household.

### Housing Assistance Payments Program

The Housing Authority of the County of San Bernardino administers a Section 8, existing housing program which assists senior citizens, disabled and handicapped individuals and low- and moderate-income families in meeting their rental obligations through a federally funded program sponsored by the Department of Housing (HUD). Rental assistance for the tenant is the difference between the contract rent and the tenant's portion. The most the tenant will pay will be up to 30 percent of the total household income. Eligible applicants must not exceed gross income limits based on the number of persons living in that household. Participants are issued a "Certificate of Participation" based upon the availability of funds. The certificates may be issued anywhere within the County of San Bernardino. The rent to be paid must fall within the Fair Market Rent (FMR) guidelines published once a year by HUD in the Federal Register and be consistent with the rents for comparable dwelling units in the area.

### Rental Rehabilitation Loan Program

The County of San Bernardino Department of Economic and Community Development offers financial assistance of up to \$5,000 per rental unit to property owners, to help rehabilitate rental properties. The County uses Federal funds to provide up to 50 percent of the cost of rehabilitation. The owners must provide the remaining funds.

### Multi-Family Mortgage Revenue Bond Program

The County of San Bernardino Department of Economic and Community Development has developed a Multi-Family Mortgage Revenue Bond Program in accordance with State and Federal rules and regulations to increase the supply of rental housing in San Bernardino County. A minimum of either 40 percent or 20 percent of the units must be affordable to low- and very-low-income families and elderly tenants in the unincorporated areas and cooperating cities of San Bernardino County. The City of Grand Terrace is a cooperating City and has signed a cooperative agreement with the County of San Bernardino.

The program provides below market rate loans at 3 to 4 points under current conventional rates, for the development of new multi-family rental units. Typically, loans are made with a 30-year authorization due in 12 to 15 years. A minimum number of 30 units is required per project. The project must consist of residential units with either 40 percent of the units at 60 percent of the area median income or 20 percent of the units at

50 percent of the area median income, to be reserved for occupancy by low-and very-low-income households.

#### Single-Family Mortgage Revenue Bond Program

In response to the need of quality, affordable housing throughout San Bernardino County, the Department of Economic and Community Development, working closely with the Board of Supervisors, has developed a housing program for moderate-income families.

The program encourages development of quality single-family homes, condominiums or townhouses, at affordable prices. By working closely with interested developers and spot lenders, the County has assembled a team of underwriters, lenders and a bond counsel, who structure mortgage revenue bond issues. The proceeds from bond sales provide mortgage loans for new and resale homes within the unincorporated areas of the County and cooperating cities. As with the multi-family revenue bond program, the City of Grand Terrace is a cooperating City.

The mortgages offer lower than market interest rates on homes that are competitively priced. The housing is made available to first-time home buyers who meet certain income requirements. Mortgage rates offered are generally 2 points below conventional market rates. Currently, the rate would be approximately 8.25 percent.





DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT  
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RECEIVED

MAR 24 1999

March 18, 1999

Ms. Patrizia Materassi, Director  
Community and Economic Development  
City of Grand Terrace  
22795 Barton Road  
Grand Terrace, California 92313-5295

Dear Ms. Materassi:

**RE: Review of the City of Grand Terrace's Revised Draft Housing Element**

Thank you for submitting Grand Terrace's revised draft housing element, received by facsimile transmission for our review on January 31, 1999, and supplemental information received by facsimile transmission on March 16, 1999. As you know, we are required to review draft housing elements and report our findings to the locality pursuant to Government Code Section 65585(b).

The housing element now includes a commitment to adopt a density bonus ordinance which conforms to State density bonus law and a thorough analysis of the units at-risk of conversion to market rate in Grand Terrace and a program to preserve the affordability of the affected units. Therefore, we are pleased to find that Grand Terrace's draft housing element meets the requirements of State housing element law (Article 10.6 of the Government Code). When the housing element is adopted and sent to this Department, the housing element will be in full compliance with the law.

We remain concerned that the City's maximum density of 12 units per acre and stringent development standards constrain the development of housing affordable to all income levels (as noted in our April 30, 1998 review letter). The City should evaluate the effects of low density and development standards on the affordability of development over the course of the next year, to determine changes needed in the next required housing element update to mitigate or remove constraints. The next revision is due to be updated by June 30, 2000.

Attachment C

The City now uses Redevelopment Agency funds to mitigate the effects of the City's low density and development standards in order to achieve affordability goals. Increasing base densities and reducing requirements would reduce the City's reliance on these funds for land write-downs and make them available to assist other affordable housing projects.

We would be happy to meet with members of the City Council and/or City staff to discuss this issue. We look forward to receiving the adopted housing element for review. If you have any questions, or we can be of assistance in implementing the housing element programs, please contact Rebecca Hoepcke, of our staff, at (916) 323-7271.

In accordance with their requests pursuant to the Public Records Act, we are forwarding a copy of this letter to the individuals listed below.

Sincerely,



Cathy E. Creswell  
Acting Deputy Director

Enclosures

cc: Joanne Lombardo, Comprehensive Planning Services  
Jonathan Lehrer-Graiwer, Attorney at Law  
Ana Marie Whitaker, Calif. State Poly-Tech University-Pomona  
Karen Warner, Cotton/Beland/Associates  
David Booher, California Housing Council  
Jose Rodriguez, California Rural Legal Assistance  
Marguerite Battersby, Brunick & Pyle  
Minh Tran, Inland Counties Legal Services  
Kathleen Mikkelsen, Deputy Attorney General  
Gregg McKenzie, Governor's Office of Planning and Research  
Juan Acosta, California Building Industry Association  
Marcia Salkin, California Association of Realtors  
Marc Brown, California Rural Legal Assistance Foundation  
Rob Wiener, California Coalition for Rural Housing  
The Planning Center  
Dara Schur, Western Center on Law Poverty  
Michael G. Colantuono, Attorney at Law

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May 13, 1997

RECEIVED  
MAY 16 1997

Ms. Patrizia Materassi  
Community Development Director  
City of Grand Terrace  
22795 Barton Road  
Grand Terrace, CA 92313

RE: Accommodation of Regional Housing Needs

Dear Ms. Materassi:

I am writing in response to your letter of April 29, 1997 regarding the City's plans to satisfy the balance of its affordable housing needs through the strategies outlined.

Since the Highlands apartment project was developed within the current statutory planning period (1989-1998), the City could satisfy some of its very low income housing needs, including the adequate sites requirement, by securing affordability covenants for such households on some of the existing market rate units. In combination with the proposed senior development in the Barton Road Specific Plan, it appears affordability covenants would need to be acquired on some 57 of the market rate units in the Highlands development.

The acquisition of affordability covenants on units within the Terrace Mesa Development, however, would not satisfy the City's affordable housing need allocation since this project was constructed prior to the current planning period. These units were considered part of the community's housing supply prior to generation of the City's current regional share allocation.

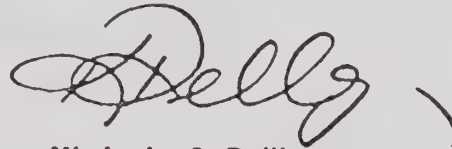
Therefore, if the City is able to acquire enough affordability covenants within the Highlands development, this strategy, along with the Barton Road project, could satisfy the outstanding adequate sites requirements. The housing element, however, would need to be revised to clearly demonstrate the City's commitment to implementing these strategies within the current planning period. The housing element would also need to address the other requirements outlined in our August 14, 1992 review (e.g., sites for emergency shelter and transitional housing), for the element to comply with State law.

Ms. Patrizia Materassi

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We appreciate the City's continued efforts to develop strategies to bring its housing element into compliance and address the community's housing needs. If you have any questions concerning the above, or would like assistance revising the element to accommodate these strategies, please contact Gary Collord, of our staff, at (916) 327-2644.

Sincerely,

A handwritten signature in black ink, appearing to read "Dellinger", with a large, stylized flourish extending to the right.

Kimberley L. Dellinger  
Deputy Director

cc: Joann Lombardo, Housing Element Consultant



## DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

## DIVISION OF HOUSING POLICY DEVELOPMENT

1800 THIRD STREET, Room 430

P.O. BOX 952053

SACRAMENTO, CA 94252-2053

(916) 323-3176 FAX (916) 323-6626



August 14, 1992

Mr. Thomas Schwab  
City Manager  
City of Grand Terrace  
22795 Barton Road  
Grand Terrace, California 92324-5295

Dear Mr. Schwab:

Re: Review of the City of Grand Terrace's Draft Amended  
Housing Element

Thank you for submitting Grand Terrace's draft amended housing element, received for our review on June 30, 1992. As you know, we are required to review draft housing elements and report our findings pursuant to Government Code Section 65585(b).

A telephone conversation on August 13, 1992 with Al Warot of Willdan Associates facilitated our review. This letter and Appendix summarize the conclusions of this conversation.

Grand Terrace's revised housing element addresses most of the comments in our November 8, 1991 letter, including an expanded analyses of the City's development and design review standards and programs to address constraints to the development of affordable housing. In addition, the element now contains programs for the City to bring its second unit ordinance and zoning regulations for manufactured housing into compliance with state law. We appreciate the City's efforts to improve its housing element.

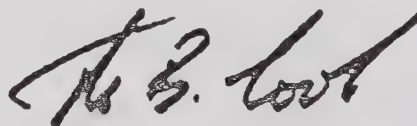
However, some revisions are still necessary to bring the City's element into compliance with state housing element law (Article 10.6 of the Government Code). For example, the element should identify additional sites to accommodate the City's share of the regional housing need for lower-income housing and should include a stronger commitment to mitigate potential and actual governmental constraints. In addition, Chapter 889, Statutes of 1991, amended housing element law effective January 1, 1992 to, among other things, require that quantified objectives be established by income category. Grand Terrace should incorporate the appropriate revisions (outlined in the Appendix) into its current element. A copy of the revised law with the changes underlined is also enclosed.

Mr. Thomas Schwab  
Page 2

We hope our comments are helpful to the City. We appreciate Mr. Warot's cooperation during our review. If you have any additional questions we would be glad to provide any technical assistance the City may need to bring the element into compliance. Please contact Rebecca Hoepcke of our staff at (916) 327-4076, at your convenience.

In accordance with requests pursuant to the Public Records Act, we are forwarding copies of this letter to the organizations and persons listed below.

Sincerely,



Thomas B. Cook  
Deputy Director

Enclosures

cc: Al Warot, Willdan Associates  
Patrizia Materassi, Planning Director, City of Grand Terrace  
Jose Rodriguez, California Rural Legal Assistance  
Karen Warner, Cotton/Beland/Associates  
David Booher, California Housing Council  
Western Center on Law & Poverty  
Jonathan Lehrer-Graiwir, Attorney at Law  
Ana Marie Whitaker, Calif. State University Pomona  
Joe Carreras, Southern California Association of Governments  
Kathleen Mikkelsen, Deputy Attorney General  
Bob Cervantes, Governor's Office of Planning and Research  
Dwight Hanson, California Building Industry Association  
Kerry Harrington Morrison, California Association of Realtors  
Marc Brown, California Rural Legal Assistance Foundation  
Rob Wiener, California Coalition for Rural Housing  
Susan DeSantis, The Planning Center

## APPENDIX

### City of Grand Terrace

The following changes would bring Grand Terrace's housing element into compliance with Article 10.6 of the Government Code. Following each recommended change or addition, we refer to the applicable provision of the Government Code. The particular program examples or data sources listed are suggestions for your information only. We recognize that Grand Terrace may choose other means of complying with the law.

#### A. Housing Needs, Resources, and Constraints

1. *Expand the needs analysis of existing housing developments that are eligible to change from low-income housing uses during the next ten years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use. "Assisted housing developments", for the purpose of this section, shall mean multifamily rental housing that receives governmental assistance under federal programs listed in Section 65863.10 (a), state and local multifamily revenue bond programs, local redevelopment programs the federal Community Development Block Grant Program, or local in-lieu fees. "Assisted housing developments shall also include multifamily rental units that were developed pursuant to a local inclusionary housing program or used to qualify for a density bonus pursuant to Section 65916 (Section 65583(a)(8)).*

The element states that there are no units at risk of conversion during the planning period, and that the Highlands Apartments (79 units), constructed with density bonuses and local mortgage revenue bond financing will not be subject to conversion until 2020. However, the California Debt Advisory Commission's 1991 Annual Summary lists the Mt. Vernon Villas' 112 assisted units constructed with multifamily mortgage revenue bonds with ten-year rent restrictions which expire in 1999. While these units are not at-risk during the current planning period, the statute requires they be included in the analysis of units which are at-risk during the ten-year period. In addition, the review should include a separate analysis of each subsidy type, where more than one subsidy was granted for a project.

#### B. Quantified Objectives

*The law was amended effective January 1, 1992 to require that the quantified objectives establish the maximum number of housing units by income category (emphasis added) that can be constructed, rehabilitated, and conserved over a five-*

year time period (Section 65583(b)(2)). The element should estimate by income category the number of units to be rehabilitated and conserved during the planning period. The City may wish to use a table similar to the one below.

Quantified Objective	New Construction	Rehab	Conservation
Very Low-Income			
Low-Income			
Moderate-Income			
Above Moderate			

C. Housing Programs

1. *Include a housing program which implements the policies and achieves the goals and objectives of the element. The program should set forth a five-year schedule of actions Grand Terrace is undertaking or intends to undertake to achieve the goals and objectives of the housing element through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs when available (Section 65583(c)).*

We are enclosing examples of programs successfully implemented in other cities to assist Grand Terrace in the development of an effective housing program. While a number of programs were strengthened with additional implementation steps, in some instances important information was omitted with the format change.

The element should revise the timelines of many of the programs. Several significant programs are scheduled to be implemented too late to facilitate the City's efforts to provide housing affordable to lower-income households within the current planning period. Others do not have specific implementation dates. For example:

- Action 1.f: While the element identifies a number of local requirements which could constrain affordable housing, this program is not scheduled to be implemented until the very end of the planning period.



- Action 1.1: When will the inventory of vacant and underutilized land be distributed to developers?
- Action 3.e: When will this program be implemented?

2. *Identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels, including multifamily rental housing, and sites for the development of emergency shelters and transitional housing. Where the inventory of sites, pursuant to paragraph (3) of subdivision (a), does not identify adequate sites to accommodate the need for groups of all household income levels pursuant to Section 65584, the program shall provide for sufficient sites with zoning that permit owner-occupied and rental multifamily residential use by right, including density and development standards that could accommodate and facilitate the feasibility of housing for very low and low-income households (Section 65583(c)(i)).*

The land inventory has been expanded and now indicates that the City has sites to accommodate its total regional share allocation, but still does not indicate that the City could provide adequate sites to meet the need for lower income households. For example, the element does not include enough information about the expanded density bonus program to evaluate its potential to accommodate the City's need for lower-income housing. Therefore, the element should strengthen existing policies and programs and implement additional actions to provide the needed sites. In addition, pursuant to Chapter 889, Statutes of 1991, the adequate sites program should provide sites which permit owner-occupied and rental multifamily residential uses by right. Examples of programs the City should consider to provide adequate sites include:

- a. Recycling: Some of the development potential described in the element appears to rely on recycling or redevelopment of sites with existing units. However, absent strong programs to facilitate recycling it appears unlikely that the City could accommodate any significant number of new units through recycling. Therefore, the element should include program actions which will facilitate recycling of these sites.
- b. Density Bonus: As noted in our previous review, the City's maximum density of 12 units per acre does not appear to facilitate low and moderate

income housing. In addition, the element indicates that most development occurs at densities well below the zoned maximums. While the element now includes a density bonus program which exceeds state density bonus standards (up to a 45 percent increase), the element does not provide enough information on this program to evaluate its potential to provide lower-income housing opportunities. For example, under what conditions will the City provide the additional bonus and how will the City promote the availability of this program? The element should also demonstrate that 18 units per acre (the maximum provided by the additional density bonus) is a sufficient density to accommodate lower-income housing.

The element should also consider implementing a program to require minimum densities to ensure efficient use of the City's limited land resources.

In addition, the ordinance referred to in Action 2.e. should reflect recent changes in State law. For your information, moderate-income units are no longer eligible for density bonus incentives. We are enclosing a copy of our technical assistance paper to assist the City in making this change.

- c. Mixed use: While the element indicates that the City may consider allowing mixed-use development in the downtown area, the program does not specifically commit the City to any action. Allowing and encouraging mixed-use development may be a useful tool for the City to address its lower-income housing needs. The element could include a program to include a mixed-use zone, as well as incentives for residential development within the zone. The element could also include a program to promote residential development on the second floor of existing commercial properties or establish a program utilizing air rights over City owned buildings or parking garages.
- d. Second units: In addition to the current provisions for second units, the City should consider encouraging additional second unit development by relaxing development standards and by implementing a program to promote their development and advertise the availability of City financing for second unit construction. The City

also should consider allowing second units for households other than senior citizens. We have sent, under separate cover, an issue paper regarding the effects of subsidized housing on property values to address the City's concerns about the impact of second unit development on surrounding property values.

- e. Emergency shelters: The element continues to identify an unmet need for emergency shelters in the City. The element indicates that the City has provided sites only for transitional housing, but financially supports emergency shelter programs in other communities. While we commend the City for supporting homeless shelters in other communities and recognize the importance of transitional housing in Grand Terrace, the City is still responsible for identifying sites to facilitate and encourage the development of emergency shelters. For your information, emergency shelter resources provide immediate short-term relief for the homeless and involve limited additional social services relative to those provided with transitional housing. Transitional housing is intended to provide housing and significant supportive services for longer periods, sometimes up to 18 months. We are enclosing our technical assistance paper Shelter for the Homeless: Housing Element Requirements to assist the City in addressing this issue.

3. *Include program actions to remove or mitigate governmental constraints to the maintenance, improvement, or development of housing (Section 65583(c)(3)).*

The element now describes the City's development standards, but does not provide adequate programs to address standards which constrain the development of affordable housing. While the element indicates that the City will introduce an ordinance to establish flexible standards, this program should evidence a stronger commitment to implement by describing the requirements and standards the City will relax and by committing to implement the ordinance sooner in the planning period. Additional or revised programs to mitigate constraints could include, for example:

- The City should develop a program to reduce the minimum space requirements for single and multifamily units. The City's requirements appear to preclude the use of studio/efficiency apartments and single room occupancy units.

- The City should consider reducing the parking standards for affordable units.
  - Program Action 1.a. should be expanded to include expediting design review and approval for affordable housing projects.
4. *Expand the description of the Low and Moderate Income Housing Fund of the City's redevelopment agency (Section 65583(c)).*

In addition to the information in the element, the element should include a description of how much money the City expects to accrue to the Low and Moderate Income Housing Fund during the planning period. Because the City is relying heavily on this source to fund its housing efforts, this information is necessary for the City to determine whether this source is adequate to implement all of the programs targeted for these funds.





## MEMORANDUM

TO: City Council Members via City Manager

FROM: Patrizia Materassi, Director of Community and Economic Development

DATE: June 24, 1997 PM.

SUBJECT: Housing Element Certification Strategy

REQUEST: Please Review and Comment

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

We are trying to expedite the certification of our housing element. We finally received a conceptual OK from HCD after three frustrated attempts, and are anxious to draft the updates to the element and have it certified.

### Summary of the Strategy

**Short Range Goal:** Certify Housing Element to meet State law. Current Housing Element was originally approved by City Council in 1991 and has yet to be certified.

**Long Range Goal:** Receive certification to authorize expenditure of 20% set-aside to purchase land in the BRSP area to trigger local economic development. This project reflects and will help to fund General Plan Task Force recommendations and responses from citizen surveys.

**The Strategy Itself:** Purchase approximately 5 parcels or a total of 12 acres to be developed by a housing developer to include senior housing, a plaza and surrounding commercial buildings. The senior housing would be condos of first class with 25% developer subsidized units. The plaza location is proposed to be south of Barton Road, somewhere between The Terrace (retirement hotel) and the Chief Auto Parts center. This option will be added to the 2 options for development currently available in the Barton Road Specific Plan - a mixed use option.

Please notice the strategy also includes subsidies to existing Highland Apartment units; along with proactive crime prevention programs implementation. This strategy eliminates the necessity of building "very low income housing" in Grand Terrace to meet Housing law requirements.

Per the proposed strategy, the City has no obligation to purchase or to develop the land. The City has only to set up the strategy in the Housing Element and provide financial redevelopment backup in case a developer is interested. We are trying to develop some renderings of this potential development to be shown at the GPTF Open House on July 22, 1997, at 7:00 p.m., in the Community Room at City Hall.

Just for the information of Council Members, the City of Norco included a multi-use center/Community Center in its housing development. Because the Community Center was not eligible for funding via the 20% set-aside, they applied and, after a 3 year process, were able to get partial funding from HUD. The Community and Economic Development Department will check into it.

#### Planning Commission:

The Planning Commission reviewed and approved this Housing Element Certification strategy via public hearing on June 5, 1997. Please review the attached Planning Commission report for development pro-forma scenarios. The pro-forma scenarios are the core of the concept, numbers can be altered as the market dictates. In case you have no comments we can proceed "as is" and the draft element will be submitted to the Planning Commission and City Council via public hearings. In the event City Council members have significant concerns we can agendize the item. Should you have just a few questions please call me at 430-2225.

A draft of the Planning Commission minutes will be available shortly for your review. We are trying to save time and money; since no public hearing is required at this stage of element drafting. Please call or return your comments no later than July 1, 1997.



## 1. GRAND TERRACE SOCIO-ECONOMIC AND HOUSING PROFILE

An update of the existing conditions sections of the Housing Element was completed, incorporating 1990 Census data and current City building permit data. Population, housing and employment characteristics for the City was tabulated for the years 1990, 1995, 2015 and 2020. Currently, Grand Terrace is estimated to have 4,706 dwelling units and a population of 13,350 persons. By the year 2020, Grand Terrace's residential population is projected to reach buildout, consisting of 5,165 dwelling units and 14,421 persons. Employment in Grand Terrace is projected to increase from a current count of 2,653 jobs to a year 2020 level of 4,428 jobs. A profile of 1990 population characteristics for Grand Terrace is attached. (See 1990 Census Profile, Attachment A).

## 2. COMMUNITY HOUSING SURVEY

A community-wide housing survey was conducted during the months of November and December 1997, and distributed to a representative sample of 700 Grand Terrace households. The purpose of the survey was to identify the housing needs and wants of the Grand Terrace community. Survey respondents cited a need for new senior housing and town home development in the downtown, but generally disapproved of constructing new apartments in the City. (See summary of survey results, Attachment B).

## 3. HOUSING GOALS

Based on input from the housing survey and the General Plan Task Force, those housing issues important to the community have been identified. For each identified housing issue, a corresponding housing goal has been developed. Policies and programs of the Housing Element will be developed based on these goals. Below is a listing of the identified housing issues and goals:

**Issue 1: Supply:** Grand Terrace's residentially designated lands are nearing buildout, consequently there is limited land available for new residential development.

**Goal 1:** Provide and encourage a supply of housing suitable to the needs and sufficient in number to serve existing and projected residents of Grand Terrace.

**Issue 2: Affordability:** The cost of housing in Grand Terrace is high relative to the means of low and moderate income households.

**Goal 2:** Promote and encourage housing opportunities, accessible to employment centers and quality community services for all economic segments of the community.



**Issue 3: Special Needs:** Households with special needs often have the hardest time finding an adequate place to live. In Grand Terrace, identified special needs groups include elderly, disabled, large families and households headed by women. Although not an identified special needs group in Grand Terrace, the homeless also are in need of housing assistance.

**Goal 3:** Promote and encourage housing opportunities regardless of age, sex, ethnic background, marital status, physical handicap or family size.

**Issue 4: Housing Condition:** The majority of Grand Terrace's housing stock is over 30 years old.

**Goal 4:** Promote and encourage the rehabilitation of deteriorated dwelling units, and the conservation of the currently sound housing stock.

**Issue 5: Housing Element Certification:** Grand Terrace has had an adopted an self-certified Housing Element since 1992, but has yet to receive State of California Housing and Community Development (HCD) certification.

**Goal 5:** Gain HCD certification of the Housing Element, provided HCD certification does not conflict with the goals and objectives of the City General Plan.

**Issue 6: Housing Set-Aside Fund:** Through its redevelopment agency, Grand Terrace has acquired a 20% housing set-aside program as required by California Redevelopment Law (CRL). During the past few years, the City has made significant progress expending these funds toward the provision and maintenance of low and moderate income housing.

**Goal 6:** Expend the entire excess surplus of the 20% housing set-aside fund, as required by CRL, for qualified low and moderate income housing activities.

#### 4. STATE HCD CERTIFICATION STRATEGY

A central task of the Housing Element Update is to outline a strategy for meeting the City's affordable housing requirements. The State Housing and Community Development Department (HCD) establishes a regional housing needs allocation (RHNA) for each jurisdiction. The RHNA identifies how many moderate, low and very low income units each jurisdiction should accommodate. Construction of the Highlands Apartments during the early 1990's has enabled Grand Terrace to satisfy the state RHNA requirements for moderate and low income housing. But HCD has

maintained that the City of Grand Terrace has yet to satisfy a need for 72 very low income housing units.

A strategy for meeting the very low income affordability requirement has been developed with input from the City Manager's office, Finance Director, the Grand Terrace General Plan Task Force and the community-wide housing needs survey. The strategy consists of two components: (1) amendment of the Barton Road Specific Plan to permit mixed-use senior town home development (combining commercial and residential components) in the downtown; and (2) provision of subsidies to existing apartment units to enable the units to be affordable to qualified very low income tenants. Redevelopment Agency housing set aside funds would be used to fund these programs. This strategy was presented to HCD for comment. (See attached correspondence, dated April 15, 1997, Attachment C.)

Our original proposal to HCD assumed a 50 unit senior town home development, mixed with commercial development. The City would offer bond financing and a land write down to ensure that at least 15 (30%) of the units were maintained at rates affordable to the very low income. In addition, 25 of the market rate units at the Highlands Apartments and 32 units at the Terrace Mesa Apartments would be offered rent subsidies for qualified very low income tenants. HCD has accepted our proposal for the mixed use town home development and the rental subsidies for the Highlands Apartment. But HCD has rejected inclusion of the Terrace Mesa Apartments because that development was constructed prior to the current planning period. (See attached correspondence from HCD, dated May 13, 1997, Attachment D.) Rather HCD has suggested that the City instead subsidize 57 of the market rate Highlands units to achieve the required 72 very low income units.

To obtain HCD certification, the Housing Element will need to clearly demonstrate the City's commitment to implementing the strategy. This will require that the City establish an action plan and schedule to amend the Barton Road Specific Plan, designate funds for land acquisition and rent subsidies, and make a formal offer to the Highlands property owner to subsidize the 57 units.

The Housing Element also will need to present policies for providing emergency shelters and transitional housing to assist the homeless. A current survey of homeless shelter providers in San Bernardino County indicates that there are no homeless people in Grand Terrace. However a policy that will make municipal buildings available for temporary emergency shelter may need to be incorporated into the Housing Element.

RECOMMENDATION: Review and approval.

Respectively submitted by

Joann Lombardo

Joann Lombardo  
Housing Consultant

Approved by,

Patrizia Materassi

Patrizia Materassi,  
Community Development Director

- Attachments: ~~A. 1990 City Census Profile~~  
~~B. Summary of Community Survey Results~~  
~~C. City of Grand Terrace Correspondence to HCD, dated April 29, 1997~~  
~~D. HCD Correspondence, dated May 13, 1997~~



MEMORANDUM FOR THE RECORD  
SUBJECT: [Illegible]

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## HCD Review Process Chronology 1988 - 1999

May 1, 1990	Draft element submitted to HCD after a two year drafting process since 1988;
May 23, 1991	HCD comments were addressed and the element was adopted by the City Council;
June 25, 1992	Approved Housing Element submitted to HCD was not found in compliance with HCD's certification requirement;
July 29, 1996	Contract signed with Transportation Engineering Planning for Joann Lombardo to revise the 1992 element and prepare it for certification;
April 29, 1997	Certification strategy letter mailed to HCD for review incorporating information regarding new housing rehab program and new City commitment to provide affordable housing via downtown rezoning and apartment rents subsidy;
May 13, 1997	HCD letter accepting overall strategy with comments;
March 11, 1998	Revised element incorporating our proposed strategy mailed to HCD subsequent to one year of back and forth reiterations;
March 18, 1999	HCD letter approving the Housing Element and providing orientation for the next planning period;
April 16, 1999	Initial environmental study completed;
April 23, 1999	Notice of Negative Declaration routed to all regional and local responsible agencies according to CEQA Guidelines;
May 13, 1999	City Council public hearing for consideration of Housing Element and respective Negative Declaration.

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